

SPOTLIGHT

DECEMBER 2016

Happy Holidays

GREAT EXPECTATIONS



Steve Greer

President
AIL & NILICO

DON'T LOWER YOUR EXPECTATIONS TO MEET YOUR PERFORMANCE. RAISE YOUR LEVEL OF PERFORMANCE TO MEET YOUR EXPECTATIONS. — RALPH MARSTON

THE HOLIDAY SEASON IS ALL about getting together with family and friends, putting aside your differences and celebrating with those you love. There was a time, however, when I used to dread the holidays. I don't mean simply not looking forward to holiday traffic or travel, crowds at the mall, or the prospect of having to decorate the house from top to bottom. When I say dread, I mean the holidays were a source of anxiety and disappointment. My poor wife used to tell me I ruined Christmas for her.

It's not that I was a Scrooge. In fact, if we're making a comparison to Dickens' *A Christmas Carol*, I was more like one of Bob Cratchit's ragged children. We were desperately poor

growing up — we knew it and so did everyone else. Poverty like that is a source of shame, disappointment and frustration from the moment you first become aware of it.

When you inherit a legacy of poverty, you learn early on not to have expectations in order to avoid hurt and disappointment. Still, deep in your heart, you carry wishes, dreams and desires. As a kid, there was nothing I wanted more than a dirt bike. All my friends had them. But when your folks have to sacrifice just to keep shoes on your feet, you know better than to even ask for something as extravagant as a dirt bike. That didn't make me want one any less.

When Dana and I started dating, the legacy of barely getting by was still with me. Birthdays and holidays were the worst. I always felt stressed out about letting other people down. Shopping for gifts was all about what I could get for the least amount of money that wouldn't disappoint the recipient.

I will never forget one of the first Christmases I spent with Dana's family, and her mom handed me a gift. It turned out to be an expensive and trendy brand of athletic gear. Dana said my face just lit up. It was such a thoughtful gift and perhaps the first time I can recall being thrilled at Christmas.

Fast forward to my coming to work for National Income Life and another "first:" not

only did the financial ends start meeting, they actually began to overlap rather comfortably.

I'm a simple kind of guy. I was never the type to care much for showy cars, expensive watches, \$500 shoes and such. Heck, all I wanted was to not have to sneak my own drinks into the movie theater. I wanted to be able to order from a restaurant menu based on what I wanted rather than what I could afford to spend. Most importantly, I wanted to be able to buy things for my family that would blow their minds. Because of AIL/NILICO, the Christmas my kids have come to know is exciting and bright rather than a disappointment.

A career with AIL/NILICO gives us the luxury of building expectations. And we can raise those expectations whenever we wish and to whatever level we wish based on our own merits. Not too many career opportunities can say that. We are free to dream big and do big. Raise your expectations for 2017, then do what it takes not only to meet them, but to exceed them. Make your LEGACY one of abundance to spare and share.

Whether you celebrate Christmas, Hanukkah, Kwanzaa, Festivus — or anything else — I wish you a holiday season filled with peace, love, abundance, and magic.

P.S. Remember that dirt bike I wanted as a kid? I now have 9 and love to ride with my kids. ☺

SPOTLIGHT

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NEWS

DECEMBER 2016

VOL. 49 NO. 12

SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2016, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first nine months. The rates listed are for *Spotlight* recognition only.

Retention: **71.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Tuesday 1/24** before 2:00 p.m. CST. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Friday 1/27**. eApp business excluded from the 7 day hold should be uploaded by **Tuesday 1/31** before 2:00 p.m. CST to count for **January** production.

\$5,437,072

in total bonuses were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Page 30-37**.

2018 CONVENT
Orlando, FL

CONVENTION QUALIFICATIONS
pg. 18-19

*** Look for the asterisk!** The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2017 Awards Presentation are: the top SGA from each Category I-VIII based on Performance Factor with 100% minimum, the top two RGAs, the top five MGAs, the top five GAs, the top five SAs, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. View the 2017 Convention Qualifications online at www.aillife.com or www.nilife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at the wonderful Moon Palace Resort in Cancun! The convention will be held May 18-21, 2017.



LOOK FOR ME!

ANNIVERSARIES

27 YEARS OF SERVICE

Brett Hulme, PR

23 YEARS OF SERVICE

Earle Harris, AGT

18 YEARS OF SERVICE

Ruben Soberanes, AGT

17 YEARS OF SERVICE

John Franklin, AGT

15 YEARS OF SERVICE

Larry Lozano, PR

Arnold Iacoviello, AGT

14 YEARS OF SERVICE

Andrew Bishop, MGA

Arthur Greene, AGT

Brett MacCannell, RGA

Karen McQuoid, AGT

Dustin Venekamp, SGA

13 YEARS OF SERVICE

Justin Germany, AGT

Ed Olfert, AGT

Alan Sedaghat, AGT

12 YEARS OF SERVICE

Sue Akers, PR

11 YEARS OF SERVICE

Simon Arias, SGA

Theodore Greer, AGT

Garret Kun, AGT

Melissa Losk, AGT

10 YEARS OF SERVICE

Alberto Alcalá, MGA

Mario Andres Chavez, GA

Blake Higuchi, RGA

Erin Moyer, AGT

9 YEARS OF SERVICE

Robin Denham, PR

Jamison Weatherspoon, SGA

8 YEARS OF SERVICE

William Charnow, AGT

Hal Herman, MGA

Ryan Kendl, MGA

Joshua Olin, RGA

Joey Sales, AGT

Amr Shater, GA

7 YEARS OF SERVICE

Jared Cleckner, SGA

Amanda Cross, PR

Alexandra Graham, MGA

Christopher Hintz, RGA

Bruce Tan, AGT

6 YEARS OF SERVICE

Jose Carvajal, SGA

Cameron Cimino, SGA

Nina Dolman, AGT

Antonio Evans, GA

Holland Harriss, PR

Mathew Hart, SGA

Andre Hawthorne, MGA

Sione Ika, AGT

Corey LaVigne, AGT

Shahab Mahdavinejad, MGA

Carmela Pellen, AGT

Brandon Summerton, RGA

Ashley Wenning, GA

5 YEARS OF SERVICE

John Conard, RGA

Nicki Griffiths, MGA

Christine Jesoraldo, GA

Jean Joseph, MGA

Gregory McDuffie, SA

David Rigney, GA

Scott Wheeler, MGA

4 YEARS OF SERVICE

Matthew Bogle, MGA

Brent Bowling, GA

John Catalano, AGT

Erica Fitzsimmons, AGT

Robert Ford, AGT

Corey Helly, RGA

Brittini Kwiecien, GA

Tasha Marker, AGT

Charles Marshall, AGT

John Nieves, MGA

Christopher Rodriguez, SGA

Joshua Rush, RGA

Joseph Tomanovich, RGA

3 YEARS OF SERVICE

Azar Afnan, SA

Jordon Barron, MGA

Evelin Castro-Sharif, AGT

Shalom Chaimov, GA

Marc Demilia, AGT

Hugo Flores, AGT

Irma Gallardo, MGA

Tiffany Harmouche, SA

Jamil Harris, RGA

Travis Kovach, SA

Anthony A Lopez, GA

Badum Maaloo, GA

Daniel Martinsen, SA

Jared Mercer, AGT

James Morris, AGT

William Soulier, MGA

Dominic Telymonde, MGA

Paul Torman, SA

Jinelly Urena, RGA

Alexander Wood, MGA

2 YEARS OF SERVICE

Sarah Acker, AGT

Makena Alexander, SA

Candice Anderson, GA

Paul Angelopoulos, AGT

Shannon Brown, AGT

Athea Buchanan, SA

Eric Butt, GA

Amy Collins, MGA

Christopher Credle, MGA

Deserick Davenport, SA

Anthony Demeo, AGT

Jennifer DeWitt, SA

Douglass Floyd, AGT

Jon Gelhorn, MGA

Mchel Helgeson, GA

Christina Jauch, MGA

Sergio Joaquin Haro, AGT

Hannah Linderholm, MGA

Sharon Manning, AGT

Anastasia Martens, SA

Glenn Martin, GA

Terrell Milton, AGT

Risa Moniz, SA

Jackie Okimoto, AGT

Roger Rau, SA

Gordon Reed, AGT

John Sloan, SA

Michael Spann, SA

Omar Torres, SA

Michael Trinh, GA

Elba Vargas, AGT

Steven Warner, RGA

Olesya Wegner, AGT

Christian West, GA

Joshua West, MGA

Zachary Whipple, SA

Greta Wilson, AGT

Megan Winston, SA

Jeffrey Witherall, MGA

1 YEAR OF SERVICE

Jeremiah Acosta, AGT

Benjamin Albert, AGT

Joshua Andrea, AGT

Trevor Baynes, SA

Timothy Begley, AGT

Trina Best, AGT

Michael Boxell, SA

David Butterfield, AGT

Lillian Carroll, AGT

Beatriz Chacon Huizar, SA

Rebecca Cheek, AGT

Daniel Chousa, SA

Anthony Cunningham, AGT

Cheryl Davis-West, AGT

Antonio Denino, SA

David Drysch, AGT

Mark Dushaj, MGA

Carmen Edwards-Dorrough, AGT

Rawad Elghadban, SA

Nadia Elhag, AGT

Debbie Ezernack, RGA

Seth Frisby-Jack, AGT

Elliott George, AGT

Jacob Giangiuli, SA

Charles Gotcher, AGT

Luis Guevara, AGT

Daniel Hevener, AGT

Raul Jacobs, GA

Lazaysha Johnson, AGT

Harry Jones, SA

Hawa Kaba, AGT

Sara Kamalvand, SA

Vassilios Katos, SA

Douglas Kemp, AGT

Farhood Kiassaty, AGT

William Krekeler, SA

Mark Lahijani, SA

Brian Lane, AGT

Pedro Lemos, GA

Kory Louvelle, SA

Draye Luton, AGT

Felipe Machado-Santanna, MGA

Anthony Maximo, SA

Monica McKinney, SA

Jason McNett, AGT

Hector Mendez, GA

Casey Moore, SA

Claire Morgan, SA

Brian Murray, SA

Lauren Mylett, AGT

Akame Ndumbe, AGT

Mark Noel, AGT

Michael Novosel, GA

Ethan Oftedahl, SA

Laura O'Mary, AGT

Eli Parra, AGT

Reuben Paygai, MGA

Nada Pennington, AGT

Thomas Pineda, AGT

Ahmed Pruitt, AGT

Riaz Rahman, AGT

Zonia Ramirez, SA

Johny Remy, AGT

Sara Rostamijalilian, SA

Del Roule, SA

Leamber Saffold, AGT

Anthony Savinon, AGT

Michael Stelly, SA

Evan Stewart, AGT

Cassidy Stock, SA

Robin Thomas, SA

Bernie Thompson, SA

Juan Torres, AGT

Mychal Travers, AGT

Sashia Veerman, GA

Vanessa Ventura-Sandoval, MGA

Anthony Verrett, SA

James Wells, AGT

Revawn Wilson, AGT

Aaron Ybarra, SA

PROMOTIONS

REGIONAL GENERAL AGENT

Christopher Akins

Christopher Bentley

Jason Bratin

Peter Davis

Charles Ferrari

Stephen Jeung

Mike Lade

Kerlens LaRose

Samantha Ralston

Kyle Schroeder-Gurnicz

David Thornton

Steven Warner

Matthew Zang

MASTER GENERAL AGENT

James Bailey

Maria Beaumaster

Jesse Benwell

Clayton Bonner

Easton Christensen

Jennifer Class-Rodriguez

Seth Collins

Javier Diaz

Kelvin Fernandez

Jaclyn Finafrock

Alan Fricke

Jenna Grula

Ericka Martinez

Matt McBride

Nacole Newbold

Alex Normandeau

Jesus Parra

David Peebles

Johnny Ramos

Evrn Simon

Jamie Winters

Michael C Williams

60% GENERAL AGENT

Corina Araujo

Attar Chalif

Joseph Hedborn

Skyler Hornung

Raul Jacobs

Pedro Lemos

Jennifer Pofahl

57.5% GENERAL AGENT

Carlos Class

Christine Moore

Sharon Barnes

Janelle Beckford

Caroline Chambers

Luiz DeOliveira

Zachary Gallo

Devan Grissom

Lauren Lazenby

Sydney Normand

Joshua Reyes

Shanna Russell

Arien Seemann

Shel



David Zophin

Executive Vice President / Assistant to the President

David joined American Income Life as an agent in 1999 and was promoted to SGA in Connecticut and Western Massachusetts in 2002. In 2009, David partnered with Tom Williams in South Florida and grew the Williams-Zophin SGA Office to one of the top-producing agencies in the company. They were the top agency in their category several times. David is a 6-time Executive Council member. David assumes his role in the McKinney Executive Offices in January 2017. David and wife Christy have a 20-year old son, Brendan and daughters Brooke 13, Taylor 12, and Kaitlyn 8. The family will relocate to Texas in 2017.

New SGAs



Ryan Bisanz

DE, NJ, PA | DECEMBER 1

Ryan graduated from Fanshawe College with a degree in Business Administration and joined AIL and the Altig-Orlovic SGA Office in 2004. In 2012, he moved to the Brian Traboulay SGA Office. Ryan began aiming for the SGA position from his first day. He credits the mentorship of "great SGAs" for giving him perspective and preparing him for his new venture. He believes his passion for recruiting will serve him well. Ryan and his wife Christine live in Newtown Square, PA.



Brandon MacDonald

AL | NOVEMBER 11

Brandon came to AIL in 2011 after careers in accounting and restaurant ownership. He started in Alabama, then moved to the Matt Henderson SGA Office in Florida, but he says from the beginning, he knew he wanted to be the SGA in Alabama. Brandon believes his greatest asset is that he genuinely cares about people and helps them develop the attitude and work ethic to succeed. In addition to 10-year old son Wesley, Brandon and wife Amy (an MGA in his Agency) are expecting a baby in April. They live in Vestavia Hills.



Antonio Reyes

NC | DECEMBER 1

Antonio was personally recruited by friend Jason Bratin into the Simon Arias office in 2011 after careers in the mortgage and retail industries. As an RGA, he ran a remote office in Maryland, which, along with ongoing mentorship from Simon, helped prepare him to accept the SGA position. "Relationship building is so underrated and yet so important in our business. The ability to connect and win peoples' hearts is everything," he says. Antonio, wife Sasha and daughter Shamariah live in Matthews, NC.



Closer to the Heart



SHAUMBURG, ILLINOIS

AIL, in partnership with the Sabrina Lloyd SGA office, donated \$10,000.00 to Feed My Starving Children. In addition to the financial donation, many Agency members volunteered their time to pack boxes of food that will feed 184 kids for a year.

Founded in 1987, Feed My Starving Children (FMSC) is a Christian non-profit that provides nutritionally complete meals specifically formulated for malnourished children. Donations purchase meal ingredients and volunteers hand-pack the meals. Meals are donated to FMSC food partners around the world, where kids are fed and lives are saved.

The following Closer to the Heart partner organizations benefitted from your generosity in 2016:

\$24,200



INEZ MARTIN CHILD DEVELOPMENT CENTER

\$28,760



CHILDREN IN CRISIS

\$10,150



SQUARE PEG FOUNDATION

\$39,100



FOSTER KIDS CHARITY

\$110,000



EXECUTIVE COUNCIL / TMK DONATIONS

Total 2016 Donations — **\$212,210**
Total Donations since 2012 — **\$878,295**

Thanks to all of you, we're making a difference!



FOOD for FAMILIES



Susan Fuldauer

Vice President of
Public Relations Field Operations

TIS THE SEASON TO ENJOY FRIENDS, family, share holiday greetings and New Year wishes with co-workers and our clients alike. It's also a good time to reflect back on the year now coming to a close and prepare for the New Year in front of us.

The reflection can be bittersweet; filled with both the good feelings of the actions and accomplishments over the past year that provided a lasting and positive impact. Bittersweet, also, in acknowledging we may not have been at the top of our game every day, which can also create an impact both for our loved ones and for those we relate to on a professional and service level. While it would be great to have a rewind button for some of those days, life just doesn't work that way. However, reflecting and giving intentional thought to what could have been done differently through actions and words gives us an opportunity to make changes as we move forward. This is what's great about the New Year; it's a new beginning and an opportunity to be better than we were last year.

Looking back at 2016, there were many moments of great joy and some moments of sorrow. We achieved more than we did in 2015, but perhaps less than what our actual goals may have been. Now is a good time to reset those goals and create the strategic plan and actions to meet your goals and objectives.

In 2016 we saw the growth of the movement to raise wages to at least a living wage and for many it was a Fight for \$15. The PR team showed up to support raise the wage efforts, along with walking picket lines, delivering loads of food Baskets of Hope and testified in front of governmental officials to keep pensions, health care and the right to belong to a union intact. Unfortunately, we lost a few of our labor leaders last year, but we have new up and coming leaders to fill their shoes and continue to fight for working families. And fight is what we'll need to do, in solidarity with our labor brothers and sisters as we move forward into an ever-increasing war on workers.

2016 also brought hope to families not only through our PR efforts but through agency follow up with members. Educating and protecting the financial stability of a family is a joint effort between PR and agency and one that has created lasting impact for many families. Building closer ties with PR and agency continues to be a goal for 2017. We have a common vision and it takes both PR and

agency to achieve that vision. Reflecting on the many times we partnered in activities with our groups and collaborated on presentations provides a profound look at what the future relationships should look like. It's a bright future for us all as we look forward to continuing to build on those foundations in the New Year.

I'm thankful for the amount of caring and heart we have and the ability to grow our legacy; one action, one policy, one family at a time.

Wishing you all a Happy, Healthy, Prosperous New Year. 🍷

"... IT'S A NEW BEGINNING AND AN OPPORTUNITY TO BE BETTER THAN WE WERE LAST YEAR."



Each year on the Friday before Thanksgiving, Central Texas volunteers collect food in 9 counties for the largest one-day food drive in Texas. For the 7th consecutive year, ALL employees have participated in the local Food For Families event. During the 3 weeks leading up to the drop off date, Waco employees organized fund raising events including CANstruction, Camping for Cans, Soup Kitchen, a silent auction, rice eating contest and various individual food collection challenges.

On November 18th, a caravan of 40+ vehicles and countless volunteers departed the AIL parking lot to deliver monetary donations and 76,322 pounds of food! Once again AIL employees broke their record and exceeded the previous year's donation.

Food for Families volunteers were astounded by the generosity of AIL employees, and expressed over and over again how thankful they were for AIL's contributions. Thanks to everyone who participated. The sky is truly the limit when we join together as a team and take a cause to heart!



2016 Total:

76,322 lbs



NEW ASSOCIATES

PER MANAGER



SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Kendall Wilson	5	Sabrina Lloyd	Meghan Harris	3	Sabrina Lloyd	Victor Goodman	2	Laura Fisher	Waleah Salah	2	Sabrina Lloyd
George Bort	5	Surace-Smith	Anita Przybylowicz	3	Sabrina Lloyd	Jordan Shoubash	2	Laura Fisher	Alex Torruella	2	Sabrina Lloyd
Orey Yates	4	Altig-Orlovic	Brandon Berger	2	Altig-Orlovic	Debra Small	2	Laura Fisher	Christopher Beveridge-Calvin	2	Dorian Oldham
Patrycja Grudzinska	4	Sabrina Lloyd	Naomi Caraballo	2	Altig-Orlovic	Cameron Stanley	2	Laura Fisher	Katrina Ricks	2	Theodore Pappas
Matthew Neish	3	Altig-Orlovic	Dylan Klotz	2	Altig-Orlovic	Moli Kaufusi	2	Steve Friedlander	Richard Tabanji	2	Surace-Smith
Brandon Foster	3	Simon Arias	Tessie Miya	2	Altig-Orlovic	Daniel Chousa	2	Giglione-Ackerman	Brooke Bogs	2	Michael Vasu
Jeremy Osborn	3	Desi Dimitrova	Ashleigh Clapper	2	Simon Arias	Jeffrey Espinal	2	Giglione-Ackerman	Holly Bonhorst	2	Michael Vasu
Brenda Fox	3	Zachary Hart	Adam Hanna	2	Simon Arias	Michelle Seaman	2	Giglione-Ackerman			
Roger Rau	3	Zachary Hart	Tabitha Witherell	2	Simon Arias	Azar Afnan	2	Zachary Hart			
Arthur Trost	3	Zachary Hart	Issac Estrada	2	Richard Correa	Eric Jaeger	2	Chris Hernandez			
Juan Venegas	3	Allan Jennings	Steven Phillips	2	Nigel Crowe	Shiv Patel	2	Sabrina Lloyd			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Mohammed Moalawi	9	Theodore Pappas	Tucker Gregor	5	Travis Moody	Ricardo Subero	4	Kyle Johnson	Michael Gerstein	3	Giglione-Ackerman
Doreen Ryan-Foti	8	Don Foti	Aaron McLean	5	Imran Satti	Alon Fischer	4	Theodore Pappas	Johnny Ly	3	Giglione-Ackerman
Steven King	8	Zachary Hart	Marc Salvaggi	5	Surace-Smith	Shahab Mahdavejad	4	Theodore Pappas	Minh Phung	3	Mathew Hart
Curtis Henderson	8	Allan Jennings	Jameetri Washington	5	Michael Vasu	Bobby Szwaja	4	Theodore Pappas	Juan Olvera	3	Stephen Jubrey
Nicholas Moore	8	Durhon Oldham	Melinda-Rae Lyse	4	Altig-Orlovic	Robert Kanaan	4	Imran Satti	Chelsie Otto	3	Sabrina Lloyd
Richmond Gerrish	7	Laura Fisher	Bernard Ballou	4	Slav Bitman	Matthew Parks	4	Surace-Smith	Michael Crelli	3	Dorian Oldham
Nicholas Scordos	7	Surace-Smith	Pablo De La Cruz	4	Jose Carvajal	Julianne Scavo	3	Erin Allen	Angel Martinez	3	Dorian Oldham
Joshua Krueger	6	Richard Correa	Jordan Chalom	4	Josh Chalom	Andrew Bishop	3	Altig-Orlovic	Robert Smith	3	Durhon Oldham
Gevorg Yanulyan	6	Desi Dimitrova	Hyunchul Chung	4	Cohen-Cohen	Dan Ikei	3	Altig-Orlovic	Robert Wright	3	Bob Olson
Ofa Toupuniua	6	Steve Friedlander	Stephen Jeung	4	Cohen-Cohen	Travis Studdi	3	Altig-Orlovic	Vincent Meyer	3	Chad Potts
Erez Shabtay	6	Michael Vasu	Brian Zuzick	4	Laura Fisher	Sokol Fazliu	3	Simon Arias	Timothy Wilson	3	Philip Prata
Christopher Bentley	5	Altig-Orlovic	Paul Zuzick	4	Laura Fisher	Aaron Haynes	3	Arias-Cimino	Daniel Hartwig	3	Surace-Smith
Ryan Mdnosh	5	Altig-Orlovic	Morgan Lobello	4	Giglione-Ackerman	Jinelly Urena	3	Jose Carvajal	Jessica Wilhite	3	Jamison Weatherspoon
Matthew Diulus	5	Simon Arias	Ryan Fickert	4	Zachary Hart	Deana Plaster	3	Jared Cleckner	Aaron Ralston	3	Jeremy Welch
Andrew McQuade	5	Richard Correa	Lamar Livingston	4	Zachary Hart	Steve Svendsen	3	Richard Correa	Michael Musso	3	Williams-Zophin
John Sparby	5	Chris Hernandez	Andre McCallum	4	Zachary Hart	Matthew Turnquist	3	Richard Correa			
Zach Otto	5	Sabrina Lloyd	Rodney Ward	4	Zachary Hart	Joy Vann-Austin	3	James Cunningham			
Steven Rios	5	Sabrina Lloyd	Scott Sonnenberg	4	Matt Henderson	Stephen Hill	3	Steve Friedlander			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Jasmin Gallaga	9	Sabrina Lloyd	Jeremy Rivers	3	Kyle Johnson	Alma Lozano	2	Richard Correa	Kimberly Hamilton	2	Durhon Oldham
Micah Focken	8	Zachary Hart	Jason Lee	3	Sabrina Lloyd	Kimberle Spooner	2	Richard Correa	James Jones	2	Durhon Oldham
Bilal Farsakh	8	Theodore Pappas	Duane Shaw	3	Sabrina Lloyd	Attar Chalif	2	Laura Fisher	Rebyka Watson	2	Bob Olson
Jason von Rosenberg	7	Allan Jennings	Sarah Whiting	3	Bob Olson	Casey Finley	2	Ryan Giddens	Tiffany Durden	2	Chad Panzer
Mike Paragiou	7	Surace-Smith	Asad Ahmed	3	Theodore Pappas	Adem Abdula	2	Giglione-Ackerman	Frank Cordaro	2	Theodore Pappas
Christopher Buttacavoli	5	Altig-Orlovic	Jesse Benwell	3	Imran Satti	Christine DiSanto	2	Giglione-Ackerman	Rachel Gallagher	2	Theodore Pappas
Nathan Hunt	5	Richard Correa	Derek Foore	3	Surace-Smith	Cristina Fox	2	Giglione-Ackerman	Malachi Rouzer	2	Chad Potts
Laaina Havea	5	Steve Friedlander	Tiffany Babin	3	Michael Vasu	Jorge Guerra	2	Giglione-Ackerman	Leo Wright	2	Philip Prata
Samuel Robertson	5	Chris Hernandez	Megan Johnson	3	Michael Vasu	Andres Liranzo	2	Giglione-Ackerman	Joseph Kanaan	2	Imran Satti
Ranjana Chopra	4	Josh Chalom	Evelyn Howell	3	Jamison Weatherspoon	Glenn Martin	2	Giglione-Ackerman	Holly Lacey	2	Imran Satti
James Harding	4	Richard Correa	Trevor Tollefson	2	Erin Allen	Karen Mosley	2	Giglione-Ackerman	Alex Normandeu	2	Imran Satti
Leonel Lazzano	4	Desi Dimitrova	Mark Hoban	2	Altig-Orlovic	Marcus Piccirilli	2	Giglione-Ackerman	Peter Gabranski	2	Albert Serur
DeAnthony Hartman	4	Zachary Hart	Andrew Hyman	2	Altig-Orlovic	Caren Deanda	2	Mathew Hart	Brent Bowling	2	Surace-Smith
David Hefflin	4	Zachary Hart	Kevin Ishikane	2	Altig-Orlovic	Ryan Landmark	2	Mathew Hart	Lindsey Dettwiller	2	Surace-Smith
Daniel G Johnson	4	Zachary Hart	Alix Albright	2	Simon Arias	Stuart Pagan	2	Mathew Hart	Ashley Wenning	2	Surace-Smith
Dalyn Quilausing	4	Matt Henderson	Jordan Lacy	2	Simon Arias	Timothy Watson	2	Mathew Hart	Christopher Stevens	2	Kris Thieme
Elias Boles	4	Durhon Oldham	Brody Maughan-Evanson	2	Simon Arias	Michael Stuver	2	Zachary Hart	Scott Davison	2	Michael Vasu
Eric Thompson	4	Surace-Smith	Eric Snyder	2	Simon Arias	Mary-Dolores Ayarzagotia	2	Matt Henderson	Phillip Jenkins	2	Michael Vasu
Beaux Southern	3	Arias-Cimino	Shelbi Sofranko	2	Simon Arias	Jeremy Engrav	2	Chris Hernandez	Thomas Longino	2	Michael Vasu
Mark Dominguez	3	Jose Carvajal	Jennifer Bettis	2	Dorian Brown	Kasey Williamson	2	Chris Hernandez	Darrin Roberts	2	Michael Vasu
Brittany Smart	3	Cohen-Cohen	Dwayne Gomez	2	Jose Carvajal	Asiguy Haugabook	2	Kyle Johnson	Lauren Lazenby	2	Jeremy Welch
Ashley Rust	3	James Cunningham	Courtney Griggs	2	Jared Cleckner	Michael Dean	2	Travis Moody			
Michael Russo	3	Laura Fisher	Mchel Helgeson	2	Cohen-Cohen	Jacob Vargas	2	Corey Neff			
Ruben Santillana	3	Steve Friedlander	Thomas Huynh	2	Cohen-Cohen	Alisha Anderton	2	Dorian Oldham			

RGAs

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Michael Laramie	18	Michael Vasu	Matthew Turnquist	13	Richard Correa	Brett Gryska	13	Durhon Oldham
						Matthew Parks	13	Surace-Smith

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGAs – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

LEGACY RECRUITING PROGRAM



Legacy Recruiting provides opportunity for all Agents to earn an additional monthly income stream above and beyond regular recruiting efforts performed by Managing Agents!

TOP PAYOUTS* NOVEMBER

TOTAL PAYOUT: **\$247,485** TOTAL QUALIFIERS: **729**



Ryan Kendl
\$2,276
Altig-Orlovic



Steven Baum
\$1,815
Sabrina Lloyd



Brooke Bogs
\$1,788
Michael Vasu



Nedal Kawash
\$1,684
Sabrina Lloyd



Patrycja Grudzinska
\$1,645
Sabrina Lloyd

NAME	TOTAL
Ryan Kendl	\$ 2,276
Steven Baum	1,815
Brooke Bogs	1,788
Nedal Kawash	1,684
Patrycja Grudzinska	1,645
Cara Griffin-Locker	1,582
Joel Jesurun	1,553
Carl Chargois	1,529
Jordan Barncord	1,520
Gina Merico	1,423
Andre McCallum	1,409
Anita Przybylowicz	1,188
Richard Gaffney	1,125
Amanda Thomson	1,112
Juan Venegas	1,109
Stephanie Kell	1,085
Manuel Diaz	1,078
George Kamel	1,078
Ashley Flood	1,072
Magdalena Holman	1,048
Ivonne Perez	1,047
Joseph McCallister	1,040
Benjamin Pechianu	1,037
David Fiscu	1,035
Janean Rayford	1,021
Zachary P Hansen	1,014
Jonathan M Jones	1,009
Alicia Nieman	1,005
Brent Bowling	1,005
Antoinette Williams	989
Alifonzo Garcia	975
Naomi Caraballo	970

NAME	TOTAL
Isaac Garcia	\$ 958
Bryant Rayford	958
Evelyn Juarez	957
Shiv Patel	939
Alipate Makau	937
Jesse Spencer	916
Ransley Vazquez	913
Matthew Parks	894
Joseph Corwin	891
Dana Black	887
Bilal Farsakh	884
Jordon Barron	875
Angela Black	873
Raul Jacobs	869
Lorena Barriere	862
Kendall Wilson	859
Areli Medina	850
AshLynn Orng	839
Cole Hatfield	827
Ernest Powell	826
Joy Vann-Austin	813
Jameetri Washington	812
Christina Jauch	802
Robert Kanaan	800
Kasali Kotun	791
Kimberly Spears	786
Daniel Foore	777
Tucker Gregor	773
Peter Davis	772
Janice Moseychuck	768
Kade Beck	748
Dalyn Quilausing	736

NAME	TOTAL
Sara Kamalvand	\$ 734
Marco Camire	724
Denis-Michael Catalano	723
Eduardo Barajas	714
Slavita Hut	712
Rebyka Watson	709
Spencer Simmons	707
Mark Dushaj	702
Svyatoslav Stefanyshyn	702
Michael Cirelli	700
Tyler Mabry	688
Quewandra Daniel	688
Matthew Dawson	687
William Viguie	684
Devan Grissom	680
Nicholas Lorence	678
Aaron Chen	677
Jeremy Rivers	673
Nic Iagulli	671
Kelly Ekker	664
Michael Russin	663
Margaret Rivera	662
Devon Miller	657
Derek Pratt	657
Maria Santana	650
Michael Ronan	649
Jarred Spanbauer	645
Jeffrey Espinal	645
Rita Eisentrager	643
Chaz Hutcherson	638
Anelys Gonzalez Cortes	637
Tiffany Babin	636

NAME	TOTAL
Timothy Brown	\$ 631
Cody Lerette	628
Craig Ebinger	627
Southern Foster	623
Brian Thai	620
Johnny Ramos	608
Matt McBride	608
Tami Chaimov	607
Erin Noyd	605
Kelly Smith	605
Agatha Safford	601
Zane Wagner	598
Heather Heisa	595
Joshua West	594
Blake Bocci	591
Bricia Acosta	591
Daisy Grimes	590
Daniel Pettit	589
Scott Theaman	585
Beaux Southern	581
Sean Conway	581
Shawn Roundy	579
Eugene Garcia	578
Christopher Chovanec	572
Seth Collins	568
Patrick Donovan	568
Cameron Ashcroft	568
Alba Wandurraga Baron	561
Aaron McLean	560
Ryan Vance	559
Jeremiah Eller	557
Trey Moran	556

NAME	TOTAL
Liliana Estrella	\$ 552
Jordan Seguin	551
Susan Bedrossian	551
Norine Fortier	550
Avalon McLeod	549
Kaitlyn Brandt	549
Fritznel Octave	549
Michelle Olivo	545
Jonathan L Jones	545
Nala Sifford	544
Adrienne Williams	536
Timothy Bugge	532
Solomone Havea	529
Austin Hamilton	519
Haydee Burrola	519
Gabriela Sime	518
Eric Stjernholm	516
London Burnett	515
Shane McGregor	511
LaDelus Brown	510
Heather Crews	506
Jennifer Bettis	504
Jordan Despain	504
Valeria Flores	500
Carl Isidore	500
Trevor Lawson	500
Timothy McCabe	500
Stephen Stewart	500

TOP RECRUITING AGENTS* NOVEMBER

TOTAL LEGACY RECRUITERS: **321**

TOTAL LEGACY RECRUITS: **387**



Jameetri Washington
5 Recruits
Michael Vasu



Patrycja Grudzinska
4 Recruits
Sabrina Lloyd



London Burnett
3 Recruits
Surace-Smith



Joseph Corwin
3 Recruits
Surace-Smith



Eugene Garcia
3 Recruits
Dustin Venekamp

NAME	# RECRUITS
Jameetri Washington	5
Patrycja Grudzinska	4
London Burnett	3
Joseph Corwin	3
Eugene Garcia	3
Raul Jacobs	3
Joel Jesurun	3
Micah Morales	3
Anita Przybylowicz	3
Janean Rayford	3
Jeremy Rivers	3

NAME	# RECRUITS
Ransley Vazquez	3
Delores Aguilera	2
Yemi Akinade	2
Susan Bedrossian	2
Angela Black	2
Naomi Caraballo	2
Timothy Chandler	2
Bonnie Dupre	2
Craig Ebinger	2
Daniel Foore	2
Martha Garcia	2

NAME	# RECRUITS
Randall Green	2
Cara Griffin-Locker	2
Jamil Harris	2
Margaret Higginson	2
Brandon C Johnson	2
Nedal Kawash	2
Timothy Kieran	2
Thomas Longino	2
Enrique Lopez	2
David Lovato	2
Alma Lozano	2

NAME	# RECRUITS
Shane McGregor	2
Areli Medina	2
Brandon Neal	2
Matthew Neish	2
Todd Onstott	2
AshLynn Orng	2
Derek Pratt	2
Kenneth Preston	2
Patrick Rieger	2
Michael Ronan	2
Nala Sifford	2

NAME	# RECRUITS
Taneshia Solomon	2
Amanda Thomson	2
Inderjit Toor	2
Jacob Vargas	2
Juan Venegas	2
Scott Wheeler	2
Kendall Wilson	2

TOP RECRUITING AGENTS* YTD

TOTAL LEGACY RECRUITERS: **2,098**

TOTAL LEGACY RECRUITS: **4,050**

NAME	# RECRUITS
Ransley Vazquez	53
Kade Beck	18
Stephanie Kell	17
Patrycja Grudzinska	17
Robert Kanaan	15

NAME	# RECRUITS
Anita Przybylowicz	15
Quewandra Daniel	14
Monica Brown	13
Marc Salvaggi	12
Jonathan Frigola	12

NAME	# RECRUITS
Michael Russin	12
Kendall Wilson	12
Mack Doby	12
Alma Lozano	11
Jameetri Washington	11

NAME	# RECRUITS
Raul Jacobs	11
Matthew Parks	10
Waleah Salah	10
Jonathan L Jones	10
Ofa Tupouniua	10

NAME	# RECRUITS
Nedal Kawash	10
Natalia Tatkovska	10

■ By Incentive Structure Payout. Top Legacy Recruiting Agents listed earned at least \$500.
 ▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. In case of a tie, top Legacy Recruiting Agents will be determined by total Incentive Structure Payout as long as minimum Retention/Net to Gross standards are met.
 ★ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Torchmark Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Anita Przybylowicz
Sabrina Lloyd
15 Recruits
GOLD



Yemi Akinade
Williams-Zophin
10 Recruits
SILVER



Corey Helly
Giglione-Ackerman
10 Recruits
SILVER



AshLynn Orng
Altig-Orlovic
10 Recruits
SILVER



Patrick Rieger
Altig-Orlovic
10 Recruits
SILVER



Waleah Salah
Sabrina Lloyd
10 Recruits
SILVER



Duane Shaw
Sabrina Lloyd
10 Recruits
SILVER



Kendall Wilson
Sabrina Lloyd
10 Recruits
SILVER



Joel Jesurun
Giglione-Ackerman
7 Recruits
BRONZE



Haydee Burrola
Desi Dimitrova
6 Recruits
BRONZE



Joseph Corwin
Surace-Smith
6 Recruits
BRONZE



Craig Ebinger
Giglione-Ackerman
6 Recruits
BRONZE



Margaret Rivera
Raymond Risucci
6 Recruits
BRONZE



Susan Bedrossian
Cisco Perez
5 Recruits
BRONZE



Brent Bowling
Surace-Smith
5 Recruits
BRONZE



Jacob Carlson
Altig-Orlovic
5 Recruits
BRONZE



Frank Cordaro
Theodore Pappas
5 Recruits
BRONZE



Tyler Mabry
Michael Vasu
5 Recruits
BRONZE



Joseph McCallister
Simon Arias
5 Recruits
BRONZE



Shane McGregor
Corey Neff
5 Recruits
BRONZE



Fritznal Octave
Williams-Zophin
5 Recruits
BRONZE



Duni Olusegun
James Cunningham
5 Recruits
BRONZE



Violetta Raddell
Durhon Oldham
5 Recruits
BRONZE



Bryant Rayford
Matt Henderson
5 Recruits
BRONZE



Beaux Southern
Arias-Cimino
5 Recruits
BRONZE



Nicholas Walsh
Altig-Orlovic
5 Recruits
BRONZE



Travis Ward
Raymond Risucci
5 Recruits
BRONZE



STEP UP TO LEADERSHIP ACADEMY 2017

If you aspire to a management position at ALL/NILICO, Leadership Academy is for you! Classes start with the basic building blocks of leadership and progress to more advanced concepts.

If you are interested in attending, talk to your SGA about qualifications. These sessions fill quickly, so don't delay. Make 2017 the year you step up!

Please keep in mind that dates are always subject to change.

LEADERSHIP 101:
Fundamentals of Agency Building
January 16-18
April 10-12
June 12-14
September 25-27

LEADERSHIP 301:
Strategic Agency Leadership Training (Top Gun)
March 28-29
October 17-18

LEADERSHIP 201:
Building for Ownership
February 21-22
August 15-16

LEADERSHIP 401:
Results Driven Leadership
September 6-7

“ Before you are a **LEADER**, success is all about **GROWING YOURSELF.** WHEN YOU BECOME a leader, success is all about **GROWING OTHERS.** ”

- JACK WELCH



*A Personal Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

LEGACY

RECRUITING PROGRAM

NEW ASSOCIATE INCENTIVE

\$1000 when a Legacy Recruit writes and submits his/her first application within your first 90 days of tenure with AIL/NILICO (\$250 if after your first 90 days).

INCOME STREAM

10% income stream based on Legacy Recruit's Net ALP during his/her first 6 months if recruited by a Career Agent (5% income stream if recruited by an SA, GA, MGA, RGA).

There is **NO LIMIT** to the number of Legacy Program Recruits you can have. Recruit **AS MANY** people **AS YOU CAN** talk to and add to your **INCOME STREAM** and overall **SUCCESS** at the same time!

RECOGNITION LEVELS



**LEGACY
RECRUITING CLUB**



BRONZE

5 Eligible Legacy Program Recruits*
Legacy Club Plaque



SILVER

10 Eligible Legacy Program Recruits*
Legacy Club Pen & Portfolio Set



GOLD

15 Eligible Legacy Program Recruits*
Legacy Club Gold Ring



PLATINUM

25 Eligible Legacy Program Recruits*
3 day/2 night All-Inclusive
Resort Trip for 2

*A Legacy Program Recruit is considered *eligible* (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

Opportunity Unlimited.

Has a nice ring to it, wouldn't you agree? But there is more to it than just a catchy new name.

The highest award you can receive in leadership as an SGA is the Legacy Award and the theme for 2017 is Legacy. It is only fitting that we change the Personal

Recruiting Program to the Legacy Recruiting Program.

With every step you take in your management career, you are creating and building your own legacy. From when you started as an agent and recruited people onto your team, to building your team as an SA or GA to reach the level of MGA, every step is one in your legacy of building other leaders for AIL/NILICO. Best of all, you're also helping them build their legacies.

There are some exciting changes taking place for 2017 in the Legacy Recruiting Program and I want to outline some of them for you:

\$1000.00 AND 10% — How exciting!

If you are an agent in your first 90 days with the Company, you are eligible for the \$1000 and 10% payouts! You get \$1000.00 for everyone that you recruit who writes and submits their first app, and then 10% of your Legacy Recruit's ALP for the first 6 months of the new agent's career!

Talk about motivation and drive to build your team as fast as you can and along the way offering *Opportunity Unlimited* to others.

If you are beyond your first 90 days as an agent, we still have you covered with \$250.00 when your Legacy Recruit writes and submits their first app, and you still have the income stream from your Legacy Recruit's ALP for the first 6 months of the new agent's career.

SAs, GAs, MGAs, and RGAs, you are included as well with the same \$250.00 and 5% to continue to build on your successful legacy that you have already put in motion.

THE LEGACY RECRUITING CLUB — Let's get some recognition and prizes! Even with the new name the rewards and rankings remain the same.

Going into 2016 the goal was to make an IMPACT and you did, with more than 4,000 Personal Recruits. I am convinced that with the new Legacy Recruiting Program, we will leave a Legacy in 2017 of more than 5,000 Personal Recruits and be well on our way to \$250 Million, the final piece of Roger Smith's legacy to us.

ROGER, WE WILL GET THIS DONE IN 2017.



BO GENTILE
Senior Vice President of Recruiting

2018

CONVENTION

Orlando, Florida

Gaylord Palms Resort
June 24-27, 2018



CAREER AGENTS

Write \$90,000 of Net ALP as of December 31, 2017 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$106,000 of Net Annualized Premium as of December 31, 2017 AP&P Report.

SUPERVISING AGENTS

Write \$90,000 of Personal Net ALP as of December 31, 2017 AP&P Report or write \$150,000 of First Six Months Agent Production Net ALP, and have at least one active First Six Months Agent as of December 31, 2017. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS

Write \$90,000 of Personal Net ALP as of December 31, 2017 AP&P Report or write \$200,000 of First Six Months Agent Production Net ALP, and have at least two active First Six Months Agents as of December 31, 2017. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS

Write \$340,000 of First Six Months Agent Production Net ALP as of December 31, 2017 AP&P Report. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total requirement. Qualifying MGAs must also have at least four active First Six Months Agents as of December 31, 2017. Or write \$90,000 of Personal Net ALP as of December 31, 2017 AP&P report and have at least 1 active SA/GA as of December 31, 2017. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS

Must have two MGAs who qualify for Convention under the MGA Agency production guidelines (not personal production), or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS

Must meet 100% Performance Factor as of December 31, 2017.

MARKETING SPECIALISTS & PR REPRESENTATIVES

Obtain 17,500 card credits. Rookie reps (reps with 2016 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2017 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2017. Original (ORIs and ADIs) will count as double credit.

NOTES:

The Net-to-Gross and retention rates as shown on the qualifier's December 2017 AP&P report will be used in determining qualification. All levels must meet appropriate Retention or Net to Gross requirements to qualify. Year-To-Date award winners must also have 80% Net-to-Gross (from AP&P report) or a 72% retention rate to be eligible for recognition.

Qualifying for Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year.

2017 BONUS QUALIFICATIONS

Bonus Opportunities Make the Difference!

The **WORLD'S GREATEST BONUS** is a bonus based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. Agents contracted more than ten months with a minimum of \$2,000 gross ALP can also receive a bonus increase based on their retention rate.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

To be eligible for the **SA/GA DIRECT ASSOCIATE FIELD TRAINING BONUS**, the SA/GA must have the required number of direct new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by new associates in their first 180 days under an SA or GA. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **SA/GA LEADERSHIP BONUS**, the SA/GA must have the required number of direct/indirect new associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by post-six-month direct associates under an SA/GA, and indirect associates under a GA. The SA/GA must have the required quality factor to be eligible for the bonus.

To be eligible for the **MGA LEADERSHIP BONUS**, the MGA must have the required number of new direct or indirect associates. The bonus will be calculated as a percentage of the total weekly World's Greatest Bonus earned by direct and indirect associates under an MGA. The MGA must have the required quality factor to be eligible for the bonus, and must promote one person to MGA per year or within one year of becoming an MGA to maintain eligibility for the Leadership Bonus.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus and must promote one person to MGA under his/her personal MGA hierarchy or within one year of becoming an MGA to maintain eligibility for the RGA Bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award if they produce \$1 million of Net ALP (from 1999 forward).

PR PLATINUM CLUB members of the PR Team receive a bonus of \$5,000 and an award if they produce 250,000 leads (from 2006 forward).

For **FOUNDERS CLUB**, personal producers must meet \$12,000 Net ALP per month for four consecutive months and 78.0% four month retention. Qualifiers must have eight full months tenure as an active producer. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse.

For **PRESIDENTS CLUB**, personal producers must meet the minimum production of \$130,000 of Net ALP in the calendar year, with 80.0% four-month retention as of December 31, 2017. Qualifiers must have eight full months tenure as active producers. PR Reps must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2017 is also eligible. The Marketing Specialist must otherwise qualify for Convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Subsequent qualifications will receive a diamond added to their ring (or pendant) or a President's Club ring (or pendant) for spouse. The \$1,500 bonus will be increased \$200 for each consecutive qualification. Qualifiers also have the privilege to arrive one day early to Convention.

NOTE: An associate is defined as a new agent who submits at least \$1,000 Gross ALP contract-to-date.



1
AL ALKURDI
LOMBARD, IL



2
KATIE MASSART
COCHRANE, AB



3
MARK DUSHAJ
ST. LOUIS, MO



4
MUHAMMED ASHRAF
FLUSHING, NY



5
ROGHIE HASSAN LOO
TORONTO, ON



6
MICHAEL VAN DELFT
HALIFAX, NS



7
CRYSTAL MELAO
HEALDSBURG, CA



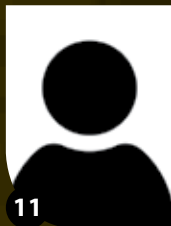
8
BROCK LAMPEE
PHOENIX, AZ



9
DARIO MESSINA
ST. LOUIS, MO



10
KORY LOUVELLE
CARP, ON



11
CANDACE DILLON
CALGARY, AB



12
WILLIAM SUKHENKO
ROCHESTER, NY



13
ALAN SEDAGHAT
VANCOUVER, BC



14
LILY SAKAI
LOS ANGELES, CA



15
TEVITA TUPOUNIUA
AUCKLAND, NZ



16
MARK NEILSON
HIGHLAND, UT



17
STEVE HARTMAN
PHOENIX, AZ



18
TIMOTHY ROBINSON
JACKSON, MS



19
JOEY SALES
HONOLULU, HI



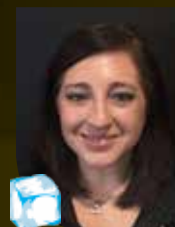
20
MAX QUASEM
LOS ANGELES, CA



ICEBREAKERS
LARRY PINSON
IRVING, TX



ICEBREAKERS
KURT OVERY
ST. LOUIS, MO



ICEBREAKERS
JENNIFER KROMAN
SCHAUMBURG, IL

NOVEMBER

Rank	Net ALP	NTG	RET	MGA	SGA	
1	Al Alkurdi	\$67,369		82.4	David Wang	Bob Olson
2	Katie Massart	49,950		77.3	John M McGrath	Altig-Orlovic
3	Mark Dushaj	47,505		79.1	Mark Dushaj	Josh Dishong
4	Muhammed Ashraf	45,421		88.9	Muhammed Ashraf	Theodore Pappas
5	Roghie Hassan Loo	36,109		80.5	Roghie Hassan Loo	Josh Chalom
6	Michael van Delft	34,942		86.5	Nacole Newbold	Imran Satti
7	Crystal Melao	30,755	98		Ryan Kendl	Altig-Orlovic
8	Brock Lampee	28,415		81.3	Dustin Dunbar	Dustin Venekamp
9	Dario Messina	27,373		85.0	Mark Dushaj	Josh Dishong
10	Kory Louvelle	26,907		83.6	Luay Ghawi	Altig-Orlovic
11	Candace Dillon	25,630	90		Melinda-Rae Lyse	Altig-Orlovic
12	William Sukhenko	24,042	100		Nicholas Moore	Durhon Oldham
13	Alan Sedaghat	23,933		87.4	Bobby Gujral	Altig-Orlovic
14	Lily Sakai	23,905		94.7		Cohen-Cohen
15	Tevita Tupouniua	23,751		88.5	Ofa Tupouniua	Steve Friedlander
16	Mark Neilson	23,450		91.3	Ryan Kendl	Altig-Orlovic
17	Steve Hartman	22,660		86.9	Steve Hartman	Dustin Venekamp
18	Timothy Robinson	21,776	100		Renada Bogan	Daniel Umbertone
19	Joey Sales	21,632		94.0	Jonathan Emura	Altig-Orlovic
20	Max Quasem	21,417		88.2		Cohen-Cohen
21	Shalom Chaimov	21,150		85.9	Syed Quadri	Theodore Pappas
22	Casey Jarratt	21,140		85.4	Ryan Kendl	Altig-Orlovic
23	Henry Ingraham	21,113		86.7		Williams-Zophin
24	Larry Pinson	21,009	100		Maxx Schumann	Allan Jennings
25	Ikram Alshobaki	20,968	92			Byron Paz
26	Joseph Sarasin	20,936		87.0	Patrick Bendure	Surace-Smith
27	Ellen Schultz	20,236		87.3	Hal Herman	Durhon Oldham
28	Dustin Edgell	19,752		83.7	Steven King	Zachary Hart
29	Phi Phan	19,548	87		Gary Slocum	Desi Dimitrova
30	Omar Billy	19,397		81.2	I-Perfection Harris	Jamison Weatherspoon
31	Alma Lozano	19,298		75.8	John Nieves	Richard Correa
32	Brooklyn Mims	19,263		83.0	Lisa Richardson	Moswen Taylor
33	Justin Germany	19,238		76.0		Chad Potts
34	Nicholas Deliberto	19,029		71.7	Avi Kauderer	Albert Serur
35	Nadirah Knordle	18,939	93		Evan Holzauer	Giglione-Ackerman
36	Amos Schwartz	18,613	100		Daniel Hartwig	Surace-Smith
37	Shorne Brown	18,565		79.2	Shorne Brown	David Hausman
38	Susan Bedrossian	18,490		71.9	Begona Patino-Lopez	Cisco Perez
39	Derek Thompson	18,487	97		Matt McBride	Altig-Orlovic
40	Holly Simpson	18,339		81.1	Yussuf Elzein	Altig-Orlovic
41	Kelly Schoenherr	18,170		83.3	Ryan Wilson	Philip Prata
42	Richard Carter	18,152		98.2	Nicholas Lorence	Altig-Orlovic
43	Michael Singleton	18,063	100		Curtis Henderson	Allan Jennings
44	Sina Heak	18,031		76.6	Jeffrey Hall	Albert Serur
45	Mike Sukhbaatar	17,868		92.2		Daniel Umbertone
46	Dina Boghdady	17,856		91.0	Luay Ghawi	Altig-Orlovic
47	Matt McBride	17,820	86		Christopher Bentley	Altig-Orlovic
48	Jacqueline Troia	17,803	92		Nicholas Moore	Durhon Oldham
49	Marie Campbell	17,753		78.5	Andre Bent	Bob Olson
50	Elba Diaz	17,662	100		Aaron Chen	Altig-Orlovic

ALL TIME RECORD: \$159,402 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA	
*1	Al Alkurdi	\$670,700		82.4	David Wang	Bob Olson
*2	Mark Dushaj	419,261		79.1	Mark Dushaj	Josh Dishong
*3	Michael van Delft	332,302		86.5	Nacole Newbold	Imran Satti
*4	Mike Sukhbaatar	291,347		92.2		Daniel Umbertone
*5	Katie Massart	284,768		77.3	John M McGrath	Altig-Orlovic
*6	Roghie Hassan Loo	270,276		80.5	Roghie Hassan Loo	Josh Chalom
*7	George Kamel	266,319		90.0	Patrick Bendure	Surace-Smith
*8	Alan Sedaghat	265,710		87.4	Bobby Gujral	Altig-Orlovic
*9	Dario Messina	243,925		85.0	Mark Dushaj	Josh Dishong
*10	Muhammed Ashraf	236,667		88.9	Muhammed Ashraf	Theodore Pappas
11	Tina Janti	233,077		84.4	Richard Mansfield	Altig-Orlovic
12	Lily Sakai	223,537		94.7		Cohen-Cohen
13	Van Ortega	222,907		80.2	Brandon Summerton	Altig-Orlovic
14	Massoud Vaziri	221,392		80.3	Troy Plummer	Altig-Orlovic
15	Mark Lomonaco	214,917		83.9	Richard Mansfield	Altig-Orlovic
16	Alvin Ali	213,420		78.7	Doreen Ryan-Foti	Don Foti
17	Tevita Tupouniua	210,028		88.5	Ofa Tupouniua	Steve Friedlander
18	Joachim Jean	201,279		79.5	Ryan Hall	Laura Fisher
19	Joseph Sarasin	199,225		87.0	Patrick Bendure	Surace-Smith
20	Daniel Hanson	199,048		95.5	Devin Adams	Chad Deley
21	Max Quasem	192,486		88.2		Cohen-Cohen
22	Daniel Li	189,102		83.2	Patrick Stenglein	Altig-Orlovic
23	Bruce Tan	188,968		94.1	Jonathan Emura	Altig-Orlovic
24	Ronald Rivera	185,541		87.6		Cohen-Cohen
25	Justin Germany	183,810		76.0		Chad Potts
26	Joey Kennedy	182,366		87.5	AshLynn Orng	Altig-Orlovic
27	Paul Smith	180,231		73.6	Patrick Bendure	Surace-Smith
28	Jordan Graham	180,001		83.0	Zach Otto	Sabrina Lloyd
29	Brooklyn Mims	175,120		83.0	Lisa Richardson	Moswen Taylor
30	Mike Allen	169,102		86.8	Mike Allen	Travis Moody
31	Henry Ingraham	168,172		86.7		Williams-Zophin
32	Riley Peters	166,517		83.8	Richard Mansfield	Altig-Orlovic
33	Richard Carter	166,255		98.2	Nicholas Lorence	Altig-Orlovic
34	Jarred Spanbauer	162,619	88		Joshua Rush	Chad Deley
35	Elba Vargas	161,782		87.0		Simon Arias
36	Benjamin Ainscough	161,040		79.0	Troy Plummer	Altig-Orlovic
37	Oleg Novitchii	160,189		90.6	Matthew Parks	Surace-Smith
38	Erez Shabtay	159,932		88.1	Erez Shabtay	Michael Vasu
39	Mark Lahijani	158,021		84.0	Mohammed Moalawi	Theodore Pappas
40	Kory Louvelle	156,082		83.6	Luay Ghawi	Altig-Orlovic
41	Bruce Viaje	155,955		80.0	Bobby Gujral	Altig-Orlovic
42	Priscila Gonzalez	153,814		82.2	Bobby Szwaja	Theodore Pappas
43	Tina Nelson	153,527		81.3	Paul Streater	Chad Panzer
44	Ifeanyi Ufodu	153,208		91.1	Alex Roland	Allan Jennings
45	Jesusdieu Portilus	145,628		81.8	Fritznel Octave	Williams-Zophin
46	Kaleiokamaile Viena	145,531		86.7	Jonathan Emura	Altig-Orlovic
47	Kashala Guiden	145,176		82.8	Zach Otto	Sabrina Lloyd
48	Michael Trinh	142,125		84.0	Ho Tran	Altig-Orlovic
49	Gian Trinidad	141,199		84.3	Bobby Gujral	Altig-Orlovic
50	Ruben Soberanes	140,638		83.6	Doreen Ryan-Foti	Don Foti

ALL TIME RECORD: \$756,403 Net ALP — JOSHUA DISHONG

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

SUPERVISING AGENTS



1 JEFFREY ESPINAL
EDISON, NJ

2 BROOKE BOGS
HOUSTON, TX

3 ABBAS ABDUL-KHALIQ
TROY, MI

4 DENNIS LOVETT
ROCHESTER, NY

5 AZAR AFNAN
TROY, MI

6 TABITHA WITHERELL
PITTSBURGH, PA

7 JOEL TRASK
HALIFAX, NS

8 PATRYCJA GRUZINSKA
SCHAUMBURG, IL

9 MEGHAN HARRIS
SCHAUMBURG, IL

10 MICHELLE CAOUILLE
ROCHESTER, NY

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jeffrey Espinal	\$51,677	\$59,110	93		Johnny Ly
2	Brooke Bogs	46,706	46,706	97		Erez Shabtay
3	Abbas Abdul-Khalik	44,366	45,129		72.7	Ryan Fickert
4	Dennis Lovett	37,103	42,713	100		Nicholas Moore
5	Azar Afnan	37,056	47,512		71.7	Rodney Ward
6	Tabitha Witherell	36,412	37,205		80.1	Matthew Diulus
7	Joel Trask	34,757	34,757	87		Robert Kanaan
8	Patrycja Grudzinska	34,073	33,006		80.1	Marian Sertler
9	Meghan Harris	33,695	38,520		73.8	Chelsie Otto
10	Michelle Caouette	30,497	31,292	100		Nicholas Moore
11	Nathan Doyle	30,009	40,772		76.3	Jake Yagjian
12	Adam Hanna	28,434	34,179	89		Tyler Worstell
13	David Dales	28,290	38,235	99		Curtis Henderson
14	Alex Torruella	27,976	45,433		75.5	Zach Otto
15	Tad Teeters	27,647	33,143		76.4	Marc Salvaggi
16	Waleah Salah	26,523	26,523	83		Marian Sertler
17	Mauri Ramirez	26,439	37,580		82.8	Lorena Barriere
18	Matthew Neish	26,258	26,258	100		Christopher Bentley
19	Nedal Kawash	25,167	25,167	84		Marian Sertler
20	Anita Przybylowicz	24,469	29,574	85		Andy Sertler

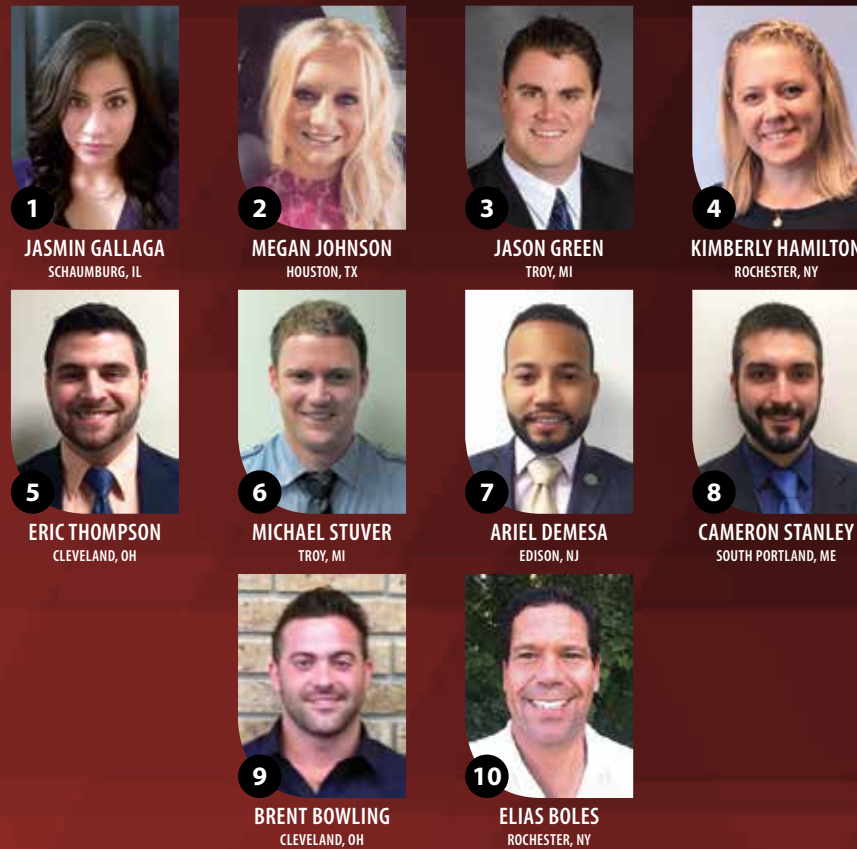
ALL TIME RECORDS: \$286,210 1st 6 Mo Agt | \$286,210 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Patrycja Grudzinska	\$456,327	\$500,680		80.1	Marian Sertler
*2	Robert Biser	392,875	516,732	85		Ryan Fickert
*3	Meghan Harris	355,838	366,196		73.8	Chelsie Otto
*4	Tabitha Witherell	289,888	327,973		80.1	Matthew Diulus
*5	Krystian Drozd	266,464	308,144		73.4	Marian Sertler
6	Azar Afnan	246,528	317,377		71.7	Rodney Ward
7	Tad Teeters	238,129	353,493		76.4	Marc Salvaggi
8	Kendall Wilson	226,065	241,003		72.2	Steven Rios
9	Brenda Fox	211,628	295,999	86		Andre McCallum
10	Edill Cobos	196,724	199,141		72.0	Andy Sertler
11	Waleah Salah	179,523	186,642	83		Marian Sertler
12	James Sherwood	174,522	262,268		79.6	Daniel Hartwig
13	Brenton Franklin	158,467	256,214		79.8	Dan Ikei
14	Garrett Shelton	158,015	218,663		88.0	Joshua Krueger
15	Debra Small	156,366	249,578		83.4	Richmond Gerrish
16	Holly Bonhorst	155,115	205,175		73.3	Erez Shabtay
17	Phillip Waisman	155,028	245,414		86.7	Robert Kanaan
18	Anita Przybylowicz	150,640	158,337	85		Andy Sertler
19	Zonia Ramirez	149,415	224,652		77.3	Gary Slocum
20	Svyatoslav Stefanyshyn	146,099	164,519	86		Marian Sertler

ALL TIME RECORDS: \$653,097 1st 6 Mo Agt | \$959,675 Net ALP

GENERAL AGENTS



1 JASMIN GALLAGA
SCHAUMBURG, IL

2 MEGAN JOHNSON
HOUSTON, TX

3 JASON GREEN
TROY, MI

4 KIMBERLY HAMILTON
ROCHESTER, NY

5 ERIC THOMPSON
CLEVELAND, OH

6 MICHAEL STUVER
TROY, MI

7 ARIEL DEMESA
EDISON, NJ

8 CAMERON STANLEY
SOUTH PORTLAND, ME

9 BRENT BOWLING
CLEVELAND, OH

10 ELIAS BOLES
ROCHESTER, NY

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jasmin Gallaga	\$113,111	\$128,263		72.2	Marian Sertler
2	Megan Johnson	80,132	80,132	96		Erez Shabtay
3	Jason Green	70,484	85,734		85.0	Andre McCallum
4	Kimberly Hamilton	64,301	76,738		81.5	Nicholas Moore
5	Eric Thompson	63,670	118,950		78.0	Matthew Parks
6	Michael Stuver	63,636	114,283		76.8	Ryan Fickert
7	Ariel Demesa	62,747	63,972		86.3	Johnny Ly
8	Cameron Stanley	58,143	64,166		79.6	Richmond Gerrish
9	Brent Bowling	57,741	110,992		82.2	Marc Salvaggi
10	Elias Boles	56,785	100,453		76.4	Nicholas Moore
11	Dean Gushi	49,984	69,625		71.0	Dan Ikei
12	Holly Lacey	49,973	78,969		73.5	Robert Kanaan
13	Adem Abdula	47,437	79,491		81.0	Corey Helly
14	Tom Weller	46,317	128,175		80.1	Ryan Fickert
15	Attar Chalif	44,930	47,921	94		Paul Zuzick
16	Ashley Wenning	44,864	100,962		80.1	Daniel Hartwig
17	Micah Focken	44,326	71,967		75.8	Steven King
18	Shalom Chaimov	42,296	86,176		79.7	Syed Quadri
19	Christopher Muraca	38,936	62,350		74.5	Jake Yagjian
20	Justin Diaz	37,966	67,373		76.3	Nasr Quadri

ALL TIME RECORDS: \$441,101 1st 6 Mo Agt | \$624,474 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
*1	Brent Bowling	\$704,258	\$1,570,212		82.2	Marc Salvaggi
*2	Eric Thompson	690,505	1,105,347		78.0	Matthew Parks
*3	Michael Stuver	658,318	1,425,686		76.8	Ryan Fickert
*4	Nathan Hunt	650,144	832,448		84.2	Joshua Krueger
*5	Ashley Wenning	576,141	1,178,472		80.1	Daniel Hartwig
6	Tom Weller	561,938	817,263		80.1	Ryan Fickert
7	Jasmin Gallaga	557,569	760,331		72.2	Marian Sertler
8	Elias Boles	454,939	807,395		76.4	Nicholas Moore
9	Alexandra Graham	404,424	524,574		73.3	Gregory Graham
10	Glenn Martin	394,491	584,529		81.9	Morgan Lobello
11	Derek Foore	393,765	735,494		78.3	Marc Salvaggi
12	Karen Mosley	361,119	447,237		72.9	George O'Shea
13	Megan Johnson	359,385	398,095	96		Erez Shabtay
14	Ariel Demesa	354,413	425,315		86.3	Johnny Ly
15	Jason Lee	333,672	373,686		75.0	Zach Otto
16	Holly Lacey	329,913	835,688		73.5	Robert Kanaan
17	Kimberly Hamilton	328,435	542,067		81.5	Nicholas Moore
18	Ariana Jones	319,956	410,820		86.3	Jason Bratin
19	Alma Lozano	309,852	606,914		74.0	John Nieves
20	Casey Finley	308,406	451,846		76.5	Steve Bryant

ALL TIME RECORDS: \$1,468,394 1st 6 Mo Agt | \$2,262,883 Net ALP

MASTERGENERALAGENTS



1
NICHOLAS MOORE
ROCHESTER, NY



2
RYAN FICKERT
TROY, MI



3
EREZ SHABTAY
HOUSTON, TX



4
ANDRE MCCALLUM
TROY, MI



5
JOHNNY LY
EDISON, NJ



6
RICHMOND GERRISH
BURLINGTON, MA



7
MARC SALVAGGI
CLEVELAND, OH



8
MATTHEW PARKS
CLEVELAND, OH



9
ROBERT KANAAN
HALIFAX, NS



10
CURTIS HENDERSON
IRVING, TX

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Nicholas Moore	\$165,524	\$285,091	78.2	Durhon Oldham
2	Ryan Fickert	123,861	278,767	76.6	Zachary Hart
3	Erez Shabtay	118,329	129,469	83.0	Michael Vasu
4	Andre McCallum	104,337	148,293	74.5	Zachary Hart
5	Johnny Ly	97,105	113,623	76.1	Giglione-Ackerman
6	Richmond Gerrish	90,898	111,711	78.0	Laura Fisher
7	Marc Salvaggi	90,670	197,094	81.4	Surace-Smith
8	Matthew Parks	71,686	157,218	76.1	Surace-Smith
9	Robert Kanaan	63,932	116,785	76.7	Imran Satti
10	Curtis Henderson	62,756	76,003	76.6	Allan Jennings
11	Andrew McQuade	57,581	98,544	78.7	Richard Correa
12	Dan Ikei	57,089	92,816	79.6	Altig-Orlovic
13	Beau Locker	52,832	102,371	73.8	Matt Henderson
14	Rodney Ward	51,690	79,817	72.3	Zachary Hart
15	Brian Zuzick	50,215	68,270	73.6	Laura Fisher
16	Steven King	49,225	116,285	77.8	Zachary Hart
17	Paul Zuzick	49,075	56,748	75.3	Laura Fisher
18	Robert Smith	49,039	110,885	76.4	Durhon Oldham
19	Syed Quadri	48,065	118,651	74.4	Theodore Pappas
20	Patrick Knouse	48,051	69,009	74.7	Slav Bitman

ALL TIME RECORDS: \$438,277 1st 6 Mo Agt | \$723,872 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Nicholas Moore	\$1,332,355	\$2,829,985	78.2	Durhon Oldham
*2	Josh Dishong	1,195,250	1,618,715	75.9	Zachary Hart
*3	Joshua Krueger	1,098,053	1,544,063	81.0	Richard Correa
*4	Marc Salvaggi	1,098,023	2,352,877	81.4	Surace-Smith
*5	Andre McCallum	1,077,541	1,409,511	74.5	Zachary Hart
6	Ryan Fickert	928,878	2,059,205	76.6	Zachary Hart
7	Zach Otto	898,642	1,869,602	74.8	Sabrina Lloyd
8	Erez Shabtay	824,197	1,156,600	83.0	Michael Vasu
9	Matthew Parks	796,235	1,470,406	76.1	Surace-Smith
10	Stephen Giddens	633,289	938,709	72.1	Ryan Giddens
11	Robert Kanaan	583,110	1,527,929	76.7	Imran Satti
12	Robert Smith	576,887	1,162,707	76.4	Durhon Oldham
13	Morgan Lobello	568,923	850,294	81.8	Giglione-Ackerman
14	Daniel Hartwig	565,763	1,309,499	79.3	Surace-Smith
15	Bobby Szwaja	563,259	1,284,713	78.0	Theodore Pappas
16	Dan Ikei	558,748	823,252	79.6	Altig-Orlovic
17	Chelsie Otto	553,533	596,026	74.2	Sabrina Lloyd
18	Richmond Gerrish	525,684	736,843	78.0	Laura Fisher
19	Johnny Ly	525,539	691,480	76.1	Giglione-Ackerman
20	Patrick Knouse	522,048	824,270	74.7	Slav Bitman

ALL TIME RECORDS: \$2,554,545 1st 6 Mo Agt | \$4,468,285 Net ALP

REGIONALGENERALAGENTS



1
MICHAEL LARAMIE
HOUSTON, TX



2
BRETT GRYSKA
ROCHESTER, NY



3
COREY HELLY
EDISON, NJ



4
MATTHEW PARKS
CLEVELAND, OH



5
MATTHEW TURNQUIST
AURORA, CO

NOVEMBER

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
1	Michael Laramie	\$313,260	\$444,067	75.8	Michael Vasu
2	Brett Gryska	273,869	601,970	78.1	Durhon Oldham
3	Corey Helly	224,940	328,964	76.3	Giglione-Ackerman
4	Matthew Parks	202,273	479,588	79.8	Surace-Smith
5	Matthew Turnquist	180,211	338,888	79.0	Richard Correa
6	Ryan Fickert	160,011	326,076	76.6	Zachary Hart
7	Syed Quadri	154,685	380,681	76.1	Theodore Pappas
8	Matthew Diulus	149,761	196,357	71.6	Simon Arias
9	Ryan K Hall	143,890	252,007	76.3	Laura Fisher
10	Levar Morgan	142,584	454,652	79.8	Theodore Pappas

ALL TIME RECORDS: \$980,159 1st 6 Mo Agt | \$1,435,508 Net ALP

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	SGA
*1	Matthew Diulus	\$2,897,047	\$4,355,150	71.6	Simon Arias
*2	Matthew Parks	2,548,181	5,610,292	79.8	Surace-Smith
3	Brett Gryska	2,508,622	6,131,560	78.1	Durhon Oldham
4	Corey Helly	2,439,835	3,609,473	76.3	Giglione-Ackerman
5	Matthew Turnquist	2,379,296	3,698,931	79.0	Richard Correa
6	Michael Laramie	2,370,254	4,432,974	75.8	Michael Vasu
7	Thomas Vena	2,324,482	4,650,370	72.6	Simon Arias
8	Levar Morgan	1,651,060	4,398,448	79.8	Theodore Pappas
9	Zach Otto	1,467,666	2,476,252	74.5	Sabrina Lloyd
10	Michael Gerstein	1,336,109	2,116,145	73.0	Giglione-Ackerman

ALL TIME RECORDS: \$5,230,627 1st 6 Mo Agt | \$8,242,209 Net ALP



THEODORE PAPPAS



DURHON OLDHAM



MATT HENDERSON



DUSTIN VENEKAMP



ALLAN JENNINGS



ALBERT SERUR



BYRON PAZ



CISCO PEREZ



JOSH DISHONG

TOP PERFORMANCE FACTOR



ALBERT SERUR
Category VI
201.3% Performance Factor



DUSTIN VENEKAMP
Category IV
152.2% Performance Factor



CISCO PEREZ
Category VIII
142.9% Performance Factor

Top three every month by performance factor.

NOVEMBER

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Theodore Pappas	131.8	\$333,764	\$260,000	128.4	\$560,878	\$415,000	135.2	\$894,642	75.5		78.7
Zachary Hart	128.4	398,047	340,000	117.1	353,562	253,000	139.7	751,609	39.7		76.2
II Durhon Oldham	112.2	\$273,870	\$220,000	124.5	\$330,858	\$331,000	100.0	\$604,728	61.9		78.3
Michael Vasu	102.1	312,209	240,000	130.1	148,267	200,000	74.1	460,476	29.4		77.0
III Matt Henderson	120.8	\$170,726	\$145,000	117.7	\$134,993	\$109,000	123.8	\$305,719	41.4		74.4
Laura Fisher	114.7	235,093	200,000	117.5	134,109	120,000	111.8	369,202	30.0		74.4
IV Dustin Venekamp	152.2	\$137,193	\$100,000	137.2	\$138,864	\$83,000	167.3	\$276,057	71.6		78.0
Mathew Hart	109.3	129,801	120,000	108.2	83,919	76,000	110.4	213,720	48.0		79.3
Kyle Johnson	106.2	73,190	120,000	61.0	78,737	52,000	151.4	151,926	17.0		71.5
V Allan Jennings	127.0	\$99,111	\$70,000	141.6	\$50,547	\$45,000	112.3	\$149,658	28.7		78.5
Jeremy Welch	103.2	104,895	65,000	161.4	22,520	50,000	45.0	127,415	95.5		71.8
VI Albert Serur	201.3	\$74,078	\$45,000	164.6	\$138,041	\$58,000	238.0	\$212,119	109.8		75.7
Daniel Umbertone	134.1	82,334	45,000	183.0	42,626	50,000	85.3	124,959	58.1		81.0
Corey Neff	101.9	30,291	55,000	55.1	62,497	42,000	148.8	92,788	30.7		71.1
Tiffany Roland	99.3	47,827	45,000	106.3	52,579	57,000	92.2	100,406	58.2		76.8
Dorian Oldham	98.5	50,678	50,000	101.4	52,651	55,000	95.7	103,329	10.7		76.3
VII Byron Paz	124.7	\$49,669	\$45,000	110.4	\$66,694	\$48,000	138.9	\$116,363	29.8		72.8
Travis Moody	107.3	35,240	45,000	78.3	57,243	42,000	136.3	92,483	15.6		79.5
Moswen Taylor	97.3	36,956	45,000	82.1	47,199	42,000	112.4	84,155	57.5		78.8
VIII Cisco Perez	142.9	\$35,109	\$35,000	100.3	\$63,034	\$34,000	185.4	\$98,143	22.9	96	77.2
Chad Potts	125.0	28,159	19,500	144.4	31,661	30,000	105.5	59,820	115.9		96
Kris Thieme	92.6	33,321	26,000	128.2	14,822	26,000	57.0	48,143	53.6		73.9
SU Josh Dishong	158.8	\$24,655	\$26,000	94.8	\$86,906	\$39,000	222.8	\$111,561	N/A	94	
John Young	57.1	24,410	26,000	93.9	3,976	19,500	20.4	28,386	N/A		91

YTD

Category	PF†	F6M	F6M Obj	% F6M Obj	P6M	P6M Obj	% P6M Obj	Net ALP	% Growth	NTG	RET
I Zachary Hart	109.5	\$3,886,983	\$3,740,000	103.9	\$3,200,701	\$2,783,000	115.0	\$7,087,683	26.7		76.2
Theodore Pappas	107.8	3,082,116	2,860,000	107.8	4,919,931	4,565,000	107.8	8,002,048	26.5		78.7
Giglione-Ackerman	103.7	4,577,765	3,850,000	118.9	2,882,070	3,256,000	88.5	7,459,834	25.5		75.5
Altig-Orlovic	101.2	12,399,984	12,155,000	102.0	22,065,935	22,000,000	100.3	34,465,919	13.5		80.0
II Michael Vasu	113.8	\$2,818,247	\$2,640,000	106.8	\$2,659,024	\$2,200,000	120.9	\$5,477,272	37.4		77.0
Durhon Oldham	102.1	2,506,876	2,420,000	103.6	3,664,623	3,641,000	100.6	6,171,498	17.5		78.3
III Matt Henderson	107.8	\$1,897,182	\$1,595,000	118.9	\$1,158,739	\$1,199,000	96.6	\$3,055,921	26.2		74.4
Laura Fisher	103.3	2,051,480	2,200,000	93.2	1,496,590	1,320,000	113.4	3,548,070	19.0		74.4
IV Dustin Venekamp	117.0	\$1,227,165	\$1,100,000	111.6	\$1,118,703	\$913,000	122.5	\$2,345,869	32.8		78.0
Mathew Hart	107.5	1,259,126	1,320,000	95.4	1,000,709	836,000	119.7	2,259,835	19.1		79.3
Kyle Johnson	106.7	1,053,171	1,320,000	79.8	764,292	572,000	133.6	1,817,463	10.2		71.5
V Chad Deley	99.1	\$540,509	\$715,000	75.6	\$1,226,603	\$1,001,000	122.5	\$1,767,112	25.8		74.7
Eric Cochran	97.7	733,136	770,000	95.2	837,960	836,000	100.2	1,571,096	16.8		82.0
VI Albert Serur	131.6	\$684,833	\$495,000	138.4	\$796,520	\$638,000	124.8	\$1,481,353	61.4		75.7
Corey Neff	121.5	915,623	605,000	151.3	423,064	462,000	91.6	1,338,687	52.7		71.1
Daniel Umbertone	121.1	641,196	495,000	129.5	619,461	550,000	112.6	1,260,658	39.3		81.0
Dorian Oldham	101.7	576,415	550,000	104.8	596,303	605,000	98.6	1,172,718	21.3		76.3
Tiffany Roland	101.4	503,734	495,000	101.8	633,106	627,000	101.0	1,136,841	42.7		76.8
VII Travis Moody	117.5	\$432,806	\$495,000	87.4	\$682,080	\$462,000	147.6	\$1,114,886	34.3		79.5
Moswen Taylor	110.4	618,815	495,000	125.0	442,205	462,000	95.7	1,061,020	74.2		78.8
Jared Cleckner	90.6	456,516	440,000	103.8	323,886	418,000	77.5	780,401	18.6		72.9
VIII Cisco Perez	134.6	\$595,920	\$385,000	154.8	\$427,562	\$374,000	114.3	\$1,023,482	50.8	96	77.2
Chad Potts	121.9	52,197	39,000	133.8	62,720	57,000	110.0	114,917	163.1		96
Dorian Brown	116.9	432,636	495,000	87.4	338,110	231,000	146.4	770,746	25.6		73.2
Kris Thieme	100.6	447,457	286,000	156.5	128,153	286,000	44.8	575,609	87.7		73.9
SU Josh Dishong	166.4	\$33,452	\$45,500	73.5	\$178,861	\$69,000	259.2	\$212,313	N/A	94	
John Young	47.0	59,326	130,000	45.6	56,508	117,000	48.3	115,834	N/A		91

† Performance factor = (% F6 Mo Obj + % P6 Mo Obj) ÷ 2

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% Growth and 90% Performance Factor with retention or net to gross standard. YTD Winners for Categories I-VIII will be recognized at Convention by highest Performance Factor in excess of 100% and the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards.

CATEGORY I



1
AL WALL
HOLLAND LANDING, ON



2
CAS ROBINSON
NEPEAN, ON

CATEGORY II



1
TAMI WILLIAMS
WESTFIELD, IN



2
DAVID SCALISI
MANLIUS, NY

CATEGORY III



1
DAVID BLAISDELL
GOODLETTSVILLE, TN



2
MARIO SOLJAN
AUCKLAND, NZ

CATEGORY IV



1
DARRELL DOREY
MAHONE BAY, NS



2
SUE AKERS
COUNCIL BLUFFS, IA

TOPROOKIE



PAM MONETTI
BUNKER HILL, IL

ICEBREAKER



STEPHANIE BAUMANN
SPOKANE, WA

TOPMANAGER



JACQUELINE LOWE
RED DEER, AB

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

CATEGORY	POPULATION
1	over 11,000,000
2	8,000,000 to 10,999,000
3	5,000,000 to 7,999,999
4	Under 5,000,000

ROOKIE: Reps with 2015 Hire Date
ICEBREAKER: Reps with 2016 Hire Date
PR MANAGER: Overall card growth at the end of the current month over previous year.

NOVEMBER

Category	Rank	Cards	Location/Manager
I	1	4,779	Toronto/Jacqueline Lowe
	2	3,863	ON/Jacqueline Lowe
	3	2,437	OH/Judy Spade
	4	1,823	NorCal & Reno/Jason Beckman
	5	1,725	NY City/Brian Ryan
II	1	2,487	IN/Michelle Baxter
	2	2,149	NY State/JT Tasker
	3	2,034	NY State/Denise Gilbert
	4	1,908	Mass & RI/Rosanna Gill
	5	1,413	ON/Jacqueline Lowe
III	1	4,433	TN & SW NC/Beth Farm
	2	2,406	NZ/Steve Friedlander
	3	2,188	BC/Jacqueline Lowe
	4	1,588	CT & W Mass/Rosanna Gill
	5	1,532	CO/Cindy Cleary
IV	1	3,872	Maritimes/Melissa Lively
	2	1,860	NE/Cindy Cleary
	3	1,791	BC/Jacqueline Lowe
	4	1,699	KY/Tami Williams
	5	1,665	Maritimes/Laurie Onasch
Rookie	1	1,409	St Louis/Cindy Cleary
IceBreaker	1	772	WA/Jason Beckman

ALL TIME RECORD: 18,960 Cards

MANAGERS: NOVEMBER

Rank	Cards	Location/Manager
1	9,242	Laurie Onasch
2	4,008	Denise Gilbert
3	3,171	Patti Morgan
4	3,156	Michelle Baxter
5	3,146	Laurie Onasch

BONUS: NOVEMBER

Sue Akers	Deborah Boles	Dion Dizon	Jerry Hartnett	Lisa McGee	Cas Robinson	Don Spohn
Ken Altizer	Lou Nell Busby	Jeanette Dodd	Krissa Hensley	Kimberly McGuire	Chas Robinson	Randy Stockley
Donna Altshue	Casey Cash	Darrell Dorey	Brett Hulme	Pam Monetti	Gary Rothman	Sarah Thomson-Dufrechou
Tony Anderson	Fran Christie	Vivian Dwyer	Shane Knowles	Jermaine Moore	Rebecca Rozario	Jessica Treybick
Robin Andrade	Cheryl Cook	Viki Farr	Cindy Kuncie	George Murry	Irene Rurycz	Bryan Uhl
Malka Arony	Michael Cooper	Tommy Flynn	Donna LaMontagna	Tim O'Connor	Steve Sanchez	Leo VanDenBussche
Stephanie Baumann	Amanda Cross	Mark Gagliardi	Timothy Leary	Steve Orcheron	David Scalisi	Lori Vaughn
Ralph Beard	Becky Cutler	Susan Gilbert	Larry Lozano	Jason Panzera	Crystal Senour	John Wagner
Lisa Bennett	Travis Daniels	Laurie Gruber	Lacy Martin	Kathy Pappas	Patrena Smith	Al Wall
Gabriela Berloni	Robin Denham	Lisa Guay	Stephen Matous	Rona Pileggi Spano	Tracy Smith	Lisa West
David Blaisdell	Brenda Di Somma	Anna Guido Rohrer	Nicole McCarthy	Janis Pitts	Mario Soljan	

YTD

Category	Rank	Cards	Location/Manager
I	*1	34,043	AZ/Jason Beckman
	*2	25,819	NorCal & Reno/Jason Beckman
	3	21,230	NY City/Brian Ryan
	4	19,080	NJ/Brian Ryan
	5	18,579	Toronto/Jacqueline Lowe
II	*1	22,345	Mass & RI/Rosanna Gill
	*2	13,688	ON/Jacqueline Lowe
	3	12,828	NY State/JT Tasker
	4	12,782	BC/Deborah Boles
	5	11,860	IN/Michelle Baxter
III	*1	19,391	TN & SW NC/Beth Farm
	*2	13,088	S OH/Tami Williams
	3	11,774	BC/Jacqueline Lowe
	4	11,629	MN/Dawn Trudden
	5	10,489	NV/Jason Beckman
IV	*1	15,650	WV/Tami Williams
	*2	14,977	Maritimes/Melissa Lively
	3	14,217	KS & NW MO/Cindy Cleary
	4	13,091	BC/Jacqueline Lowe
	5	12,125	HI/Daryl Barnett

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: YTD

Rank	Cards	Location/Manager
*1	28,061	Laurie Onasch
*2	23,058	Michelle Baxter
*3	9,477	Patti Morgan
4	9,186	Laurie Onasch
5	8,862	Denise Gilbert

WORLD'S GREATEST BONUS

1



\$14,533
Al Alkurd
Bob Olson

2



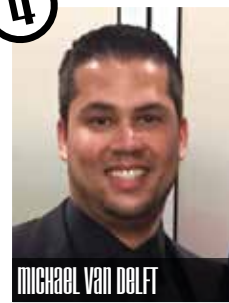
\$8,808
Katie Massart
Altig-Orlovic

3



\$8,619
Mark Dushaj
Josh Dishong

4



\$7,992
Michael van Delft
Imran Satti

5



\$7,410
Muhammed Ashraf
Theodore Pappas

NOVEMBER BONUS LEADERS

PAYOUT: **\$2,594,835**

QUALIFIERS: **4,159**


\$ 14,533 Al Alkurd	\$ 3,690 Diana Al Ali	\$ 2,914 Cherril Howard	\$ 2,574 Brandon Summerton	\$ 2,283 Anthony Petrosky	\$ 2,057 Jennifer Ketner
8,808 Katie Massart	3,593 Ikram Alshobaki	2,908 Tibor Simon	2,559 Jake Yagjian	2,274 Brandon Minor	2,057 Riley Peters
8,619 Mark Dushaj	3,563 Shorne Brown	2,893 Magen Norwood	2,556 Romario Mendoza	2,250 Jacqueline Troia	2,048 Matthew Tallman
7,992 Michael van Delft	3,554 Larry Pinson	2,883 Felicia Steele	2,550 Corey Niro	2,243 Michael Trinh	2,047 Diontay Winfree-Lacey
7,410 Muhammed Ashraf	3,550 Daniel Li	2,875 Nicholas Deliberto	2,548 Graciela Calderon	2,239 Carolyn Moses	2,042 Ruben Cuevas
7,335 Roghie Hassan Loo	3,525 Matt McBride	2,872 Stephanie Novel	2,541 Joshua Rush	2,239 Kevin Ishikane	2,041 Mary O'Brien
6,560 Lily Sakai	3,509 Alma Lozano	2,871 Timothy Stewart	2,532 Arnold Iacoviello	2,237 Christopher Leasure	2,040 Ali Daiam
6,256 Alan Sedaghat	3,506 Benjamin Ainscough	2,866 Kashala Guiden	2,526 Dulce Paz	2,236 Edwin Rodriguez	2,030 David Rudolph
6,233 Kory Louvelle	3,469 Joey Kennedy	2,859 Omar Hashimi	2,526 Trevor Tollefson	2,232 Timothy Copenhaver	2,028 Dwayne Nabors
5,884 Tevita Tupouniua	3,450 Richard Carter	2,850 Candice Rezzo	2,525 Igwe Nwagwu	2,222 Shanita Ellmers	2,027 Maren Conway
5,821 Mark Neilson	3,443 Sina Heak	2,844 Yadollah Pourjalali	2,523 Luis Miranda	2,220 Michael Glynn	2,026 Ashley Rust
5,328 Max Quasem	3,432 Dustin Edgell	2,840 Kaleiokamaile Viena	2,514 Ryan Vance	2,219 Kelly Hannan Daley	2,026 Saul Lopez
5,205 Joseph Sarasin	3,403 Joey Kennedy	2,839 Kurt Overy	2,510 Shalom Chaimov	2,208 Joseph Massucci	2,019 Madison Belcher
5,115 Brock Lampe	3,378 Paul Smith	2,831 Benton Tong	2,503 Nasser Rezaei	2,208 Kelly Collins	2,018 Jeanne Whittaker
5,068 Angela DeVivo	3,353 Tina Janti	2,826 Priscila Gonzalez	2,501 George Kamel	2,200 Anthony Sava	2,009 Jose Viramontes
5,064 Elifranc Deus	3,347 Jonathan Johnson	2,811 Tona Nelson	2,479 Awa Babou	2,185 Julio Rodriguez	2,004 Trevor Bailey
5,034 Dario Messina	3,344 Ryan Fogel	2,805 Corey LaVigne	2,476 Derek Woo	2,181 Massoud Vaziri	2,003 Myaa Fallon
4,998 Steven Sparkes	3,321 Sacramento Juarez	2,799 Raymond Lau	2,440 Jessica St Pierre	2,180 Brittany Smart	2,000 Thomas King
4,982 Henry Ingraham	3,316 William Sukhenko	2,794 Samson Adelufosi	2,433 Jacyln Finatrock	2,174 Mark Lo Monaco	1,993 Erik Graham
4,821 Crystal Melao	3,315 Cathleen Hairston	2,792 Dustin Dunbar	2,429 Lora Berojia	2,170 Jordan Graham	1,989 Debra Small
4,687 Christopher Bennett	3,303 Phi Phan	2,783 Brandon Crosby	2,424 Kelly McDonald	2,161 Marquel Burns	1,989 Joshua Hammond
4,633 Candace Dillon	3,256 Nadirah Knordle	2,755 Jose Rubio	2,408 David Rockway	2,157 Maria Avila	1,987 Orey Yates
4,614 Joey Sales	3,245 Taneshia Solomon	2,740 Alvin Ali	2,401 Donald Gregoire	2,154 Deborah Precil	1,985 Deonte Jones
4,533 Holly Simpson	3,223 Ryan Kendil	2,717 Alward Nguyen	2,397 Alisha Sampson	2,151 Colton Gould	1,979 Elliott George
4,485 Mike Sukhbaatar	3,220 Andrew Brown	2,702 Gregory Graham	2,396 Kyle Alden	2,137 Joshua Rauser	1,973 Clinton Kerbs
4,435 Dina Boghdady	3,208 Elba Diaz	2,701 Ellen Schultz	2,393 Ali Evans	2,128 Daniel Broadway	1,968 Tanya Padilla Jara
4,386 Daniel Hanson	3,207 Joachim Jean	2,689 Jessica Jewell	2,384 Alex Pineiro	2,119 Justin LoPatriello	1,966 James Keefer
4,335 Casey Jarratt	3,192 Derek Thompson	2,688 Mary Robinson	2,379 Brandon Neal	2,117 Francisco Vasquez	1,956 Dia Ghandour
4,280 Kelly Schoenherr	3,173 Susan Bedrossian	2,687 Ryan Bouchea-Carroll	2,373 Peter Kaplanis	2,113 Jeffrey Martin	1,954 Herivelto Pereira
4,268 Steve Hartman	3,167 Ryan Misner	2,682 Melissa Mortimer	2,371 Ryan Beuc	2,111 Maria Ramirez	1,953 Mallory Sieg
4,260 Ryan Ohm	3,145 Afuiva Vaai	2,682 Michael Singleton	2,370 Edy Haddad	2,110 Jonathan Hayward	1,950 Tanya Labinowicz
4,175 Meardey Kim	3,120 Bruce Tan	2,682 Brian Murray	2,367 Kellen Knapton	2,106 Tami Chaimov	1,945 Rasmey Khim
4,109 Brooklyn Mims	3,085 Omar Billy	2,682 Amy Shui	2,365 John Lamere	2,098 Lee van Delft	1,944 Shaefer Pacada
4,070 Jesusdieu Portilus	3,076 Avi Kauderer	2,680 Rochelle Lugo	2,365 Ifeanyi Ufondu	2,092 Marie Arthus	1,943 Nicholas Wood
4,042 Robert Ulreich	3,050 Timothy Robinson	2,661 Geoffrey Quigley	2,362 Athea Buchanan	2,084 Steven Phillips	1,942 Mike Allen
3,980 Oleg Novitchii	3,040 Fabian Aniekwensi	2,649 Jeffrey Witherall	2,347 Ruben Soberanes	2,078 Peer Shmelzer	1,941 Sterling Tallman
3,911 Christopher Bungay	3,029 Christopher Buttacavoli	2,634 Omeda Pattison	2,345 Brandon C Johnson	2,078 Kenan Hyseni	1,940 Jennifer Kroman
3,861 Daniel Souza	3,016 Brenton Patterson	2,622 Noe Gonzales	2,336 Scott Florin	2,077 Cory Cannataro	1,935 Mark Lahijani
3,744 Ronald Rivera	2,978 Marie Campbell	2,616 Tracy Leroy	2,335 Joshua S Bailey	2,077 David Fiscu	1,934 Stephanie Lovins
3,726 Justin Germany	2,978 Abraham Moglevsky	2,612 Andy Delft	2,335 James Clark Jr	2,069 Bradley Christiansen	1,931 Nestor Millan
3,710 Olesya Wegner	2,960 Gian Trinidad	2,596 Brady Foreman	2,308 Nathan Hunt	2,067 Jagdish Sukhu	1,929 Matthew Neish
3,707 Amos Schwartz	2,943 Daniel Bean	2,576 Alex Miller	2,295 Bryon Eddinger	2,065 Denis Snyder	1,922 Wesley Shure

\$ 1,914 David Watkins	\$ 1,722 Matthew Sportini	\$ 1,504 Matthew Castelli	\$ 1,375 Amanda Johnson	\$ 1,260 Michael McClintock	\$ 1,178 Eduardo Hernandez
1,913 Renee Cunningham	1,718 Samuel Rosa Barriere	1,504 Logan Klink	1,373 Oscar Garcia-Gamez	1,260 Yairaniz Figueroa-Ruiz	1,177 Brandon Robinson
1,912 Levi Porto	1,715 Scott Hanna	1,498 Dawn Selden	1,371 Alayna Achee	1,257 Daryl Graham	1,177 Ranjana Chopra
1,911 Mathieu Cook	1,712 Chadrick Keith	1,496 Javier Diaz	1,370 Leonardo Perez	1,256 Kyle Colvis	1,176 Paramjit Sangha
1,910 Angel Tse	1,706 David Rigney	1,495 Eric LaBossiere	1,366 Elizabeth Thomas	1,255 Elliott Sykes	1,175 Adam Hanna
1,908 Mike Paragiou	1,702 Charisma Dezonie	1,494 Michael Wainauski	1,362 Southern Foster	1,253 Tiffney Harmouche	1,175 Ana Sanchez
1,906 Gabriel Manzo	1,700 Jill Moratto	1,491 Susan Cousineau	1,361 Clayton Slaughter	1,251 Mandale Tolefree	1,175 Chad McLaughlin
1,903 Ricardo Benson	1,691 Raymond Lopez	1,490 Eugene Kashkin	1,361 Rosita Tumpap	1,248 Todd Sowell	1,174 Easton Christensen
1,885 DeAnthony Hartman	1,689 Derek Sandilands	1,488 Caroline Chambers	1,356 Alexander Poff	1,246 Gabriel Henderson	1,174 Jorge Leon
1,885 Karen Fleming	1,686 Austin A Smith	1,487 Solomone Havea	1,356 Mohammad Wael Taher	1,246 Michael Steimle	1,173 Alain Abaya
1,883 Lleison Martinez	1,686 Larry Finch	1,487 Kevin Gillum	1,354 Janet Rogerson	1,245 Gary Quesada	1,173 Peter Christie
1,881 Richard Sidoti	1,684 Benjamin Van Fossen	1,485 Patrick Brown	1,350 Joshua West	1,244 Alexandra Purvis	1,169 Anacleto Arevalo
1,880 Andrew Hynan	1,683 Eric Peyton	1,483 Julia Proshkov	1,349 Aileen Varela	1,243 Jonathan DuPre	1,168 Isaac Garcia
1,877 Sarah Santana	1,681 Cody Spencer	1,483 Michael Swenson	1,349 Richard Marcks	1,243 Vincent Campana	1,165 Matthew Cessna
1,872 Jeffrey Hall	1,676 Ryan Weiss	1,480 Victor Carpino	1,345 Julie Henry	1,243 Rebecca Goldsmith	1,164 Frano Covic
1,870 Farhang Javadzadeh	1,671 Jackie Okimoto	1,478 Mollie Uphoff	1,345 Timothy Cruise	1,242 Yuriy Kosovan	1,162 Joshua Tucker
1,867 Katrina Gilmore	1,670 Nikola Subotic	1,476 Lajaina Havea	1,343 Fakmaz Tokovat Ahmadi	1,242 Tracy Faber	1,160 Tiffani Tavormina
1,865 Daniel Perkins	1,669 Steven Snider	1,475 Dawid Liniewski	1,342 Elizabeth Goldsberry	1,240 Kenisha Byrd	1,160 Samuel Montgomery
1,865 Daniel Martinsen	1,668 Scott Remmey	1,473 Andrew Leah	1,341 Morgan Dennis	1,240 Andrea Barenholtz	1,159 Jordan Turner
1,865 Marco Camire	1,667 Pablo Zetina	1,473 Rawad Elghadban	1,341 Muhammed Hassen	1,238 Zachery Kertulis	1,159 Simon Bottomley
1,863 Jeannieliza Solis	1,665 Samantha Herrera	1,472 John Simons	1,340 Martin Robinson	1,238 Beaumont Shultz	1,157 Victor Goodman
1,861 Noel Rose	1,665 Ekaterina Andreeva	1,467 Ryan Locke	1,340 Belgis Mansour	1,238 Sione Ika	1,156 Robert Adrahtas
1,850 Emil Mohareb	1,659 Shai Mate	1,463 Mark Faria	1,339 David Dales	1,238 Tiare Hubbard	1,156 Bryan Czajkowski
1,840 Amanda Harris	1,659 Agner Espana	1,459 Lauren Woodson	1,338 Ryan Hume	1,237 Ericka Dozier	1,155 Sarah Roy
1,834 Katrina Gilmore	1,657 Martuan Sample	1,456 Mark Harhager	1,337 Joshua Lilley	1,237 Ashley Bodnar	1,153 David Lawver
1,827 Kamilah Brock	1,656 Jennifer Holliday	1,453 Sherry Schick	1,328 Lincoln Dziekonski	1,236 Michael C Porter	1,152 Abyssinia Hammouri-Davis
1,826 Ronald McCormick	1,656 Timothy Peeler	1,452 Antonio Evans	1,325 Sean Grant	1,236 Bradley Bidner	1,151 Mark Hart
1,825 Sophony Jorvelus	1,652 Matthew McKee	1,451 Faashia Forbes	1,323 Ryan McIntosh	1,232 Laurekins Pardovani	1,151 Peter Cappuccio
1,822 Mark Diskin	1,651 Ryan-Margaret Magnus	1,449 Christine Moore	1,322 Hakan Ozalpasan	1,231 Viktoriya Ramirez-Meraz	1,149 Kasey Williamson
1,821 Daniel Prinzo	1,630 Jeffrey Hudson	1,446 Taleeyah McKinney	1,322 Sharif Grays	1,229 Matelita Enosi	1,148 Dmitri Maglalang
1,820 Carmen Arroyo	1,628 Summyer Rademacher	1,444 Noli Alea	1,321 Elizabeth Giesta	1,226 Roberto Navarro	1,147 Melissa Beckham
1,819 Stefan Johannsson	1,628 Honore Ndoli	1,444 Nathan Doyle	1,318 Alexandria Gutierrez	1,225 Clayton Gregord	1,147 Peter Hudousek
1,817 Andrea Kessler	1,627 Christopher Botelho	1,443 Tanja Gagic	1,317 Luigi Verde	1,224 Vera Leus	1,147 Daniel Charron
1,814 Aryeh Freedman	1,625 Natalie Soboleva	1,443 Dylan Johnson	1,316 Lynn Jenkins	1,224 William Viguie	1,147 Collins Appiah
1,810 John Mura	1,619 Erika Torres	1,437 George Connell	1,315 Leticia Fields	1,223 Howard Dotson	1,147 Michael McNerlin
1,802 Bryan Juskiw	1,612 Edmaggie Myrthil	1,435 Timothy Bugge	1,314 Melefaul Pasikala	1,223 George Rosicky	1,145 Matthew Miller
1,801 Steven Neil	1,611 Magdalena Valdez	1,435 Leo Hyde	1,313 Jesse Martin	1,221 Ethan Oftehdahl	1,144 Sara Perez
1,796 Michael Novosel	1,605 David Herchick	1,428 Vladislav Ashurov	1,313 Richard Shera	1,219 Alexander Pham	1,141 Rebecca Yedigaryan
1,794 David Hrobocchak	1,601 Patrick Rieger	1,426 Sydney Bouchard	1,312 Kenneth Upchurch	1,219 Aziz Farsakh	1,138 Gage Hatfield
1,789 Sultan Deckard	1,598 Ronald Richard	1,426 Aaron Burke	1,312 Pablo De La Cruz	1,218 Carl Isidore	1,135 Issac Estrada
1,786 Alipate Makaui	1,595 Cleopatra Sola	1,425 Colin Ghee	1,312 David Ruhara	1,217 Jaime Baez	1,135 Alex Castro
1,782 Richard Bentley	1,590 Sashia Veerman	1,424 Felix Paulino	1,308 Aljban Jashari	1,217 Kelly Beyer	1,132 Lanui Kekuewa
1,777 Shawn Roundy	1,588 Nickoy Hylton	1,424 Lisa Gomez	1,308 Felipe Machado-Santanna	1,217 Cory Greshaw	1,132 Hany Mikhail
1,772 Damaris Henderson	1,588 Trevor Bailey	1,420 Diana Prieto Bonilla	1,306 Spencer Owens	1,215 Lawrence Hauck	1,131 Christopher Little
1,769 Margaret Peters	1,588 Melinda Skinner	1,415 Susan Scott	1,303 Anthony Palmisano	1,215 Iryna Sushkova	1,131 Maryann Nietupski
1,764 Brandon Varona	1,585 Matthew Russell	1,411 Jodyann Peters	1,300 Maria Rios-Alanis	1,214 Evett Bryan	1,131 Violetta Raddell
1,763 James Varona	1,584 Miguel Alicea Ramirez	1,411 Joaquin Santos	1,298 Carl Lindsay	1,213 Travis Vandenberghe	1,130 Darren Lawhon
1,763 Lorena Herndon	1,581 Alma B Gonzalez	1,411 Jenny Alvarez	1,295 Derek Moyseschuck	1,213 Derek Swanner	1,128 Ryan Vopat
1,761 Thomas Christensen	1,577 Seema Gakhar	1,408 Richard Moreno	1,293 Sierra Peters	1,213 Christine Bueno	1,128 Shakeria Blackmon
1,759 Charles Belt	1,575 Tetyana Didyk	1,407 Joshua Garrison	1,292 Jeramey Pitman	1,207 Asiguy Haugabook	1,127 Mickel Major
1,754 Robert Park	1,575 Charles Carroll	1,405 Taulant Bane	1		

\$ 1,101	Craig Mitchell	\$ 1,030	Andres Liranzo	\$ 955	Scott Harris	\$ 888	Stacy Solomon	\$ 830	James-Thomas Mattingly	\$ 767	Wafa Kamal	\$ 720	Armando Garza	\$ 683	Guilaine Victor	\$ 635	Martin Sinishtaj	\$ 604	Jennifer Summering	\$ 567	Hilda Ferris	\$ 534	Edson Porrata Rivera
1,100	Marcus Phipps	1,029	Kasali Kotun	954	Kemberly Sousa	887	Grace Veatch	829	Alden Bullwinkle-Hatton	767	Laura Beauileu	720	Brian Cabral	680	Jonathan Daal	635	Edmund Leddy	604	Gerrit Stephens	566	Kelly Chartrand	534	David Ramirez
1,100	Wendell Lenton	1,029	Ericka Bramer	953	Kareem Mutia	887	Kent Phillips	829	Conzita Goveas	764	Andrew Pringle	719	Amalia Carter	679	Keenan Taylor	635	Carmen Correll	604	Ellen Edwards	566	Meghan Modrak	534	Rachel Mesnard
1,097	Daphne Williams	1,028	Katie Tu	952	Eric Landis	886	Kay Pomroy	828	Daniel LaFontaine	764	Faiyad Khan	719	Pierce Patterson	678	Manmeet Singh	634	Zachary Bowman	604	Robert Westphal	566	Jonathan Maust	533	Kevin Appasamy
1,097	Dilushi Perera	1,027	Jacob Giangiuli	950	Leslie Moore	886	Serah Muhungura	825	Nancy Stallwood	764	Rayleen Kama	719	Al-Karim Walji	678	Curtisha Stephens	634	Joshua Yurinko	603	Stephanie Brockman	565	Darla McKay	533	Cassandra Mil
1,096	Matthew Dawson	1,026	Sally Wilson	950	Jeremy Cutlip	885	Michael Laperche	825	Amelia Goldman	763	Ashley Mayo	718	Ashley Hall	677	Jaycen Daigle	634	Tyler McKnight	603	Levi Nicolai	564	Tyler McKnight	533	Jenny Johnson
1,095	Brian Wallace	1,024	Yannick Longchamps	950	Akanete Leone	885	Kevin Sun	824	Michaela Cromie	762	Andrew Murdock	718	Michael McCloskey	677	Jamar Travis	633	Austin Cash	603	Amanda Dickinson	564	Derek Spies	533	Darrell Asbell
1,095	Vada McMahan	1,021	Toby Leger	949	Sesar Arias	885	Roma Matatov	824	Austin Marks	760	Roberto Mazariego	717	Heulett Suggs	677	Jarumy Parra	632	Shane Cabral	603	Tasha Marker	563	Doris Selmani	533	Timothy Perkins
1,094	Jon Golin	1,019	Angela Black	948	Christian Valera	884	Michael Burningham	824	Heather Kusiak	760	Kevin Silva	717	Jeremy Engrav	675	Nancy Howe	632	Jake Loewen	603	Parker Heuser	563	Noellia Makridakis	533	MariaCristina Moreno
1,093	Hemerson Gonzalez	1,019	Harold Durana	948	Nicholas Triantafyllidis	884	Katrina Edwards	824	Dwight Dube	760	Juan Ramos	717	Silis Verdant	674	Antonio Ramirez	632	Noble Woods	603	Joshua Palacios	563	Danielle Dhaiti	532	Kevin Williamson
1,092	Shawntae Collins	1,018	Kyle Schroeder-Gurnicz	948	Seth Lewis	881	Jaclyn Spinella	823	Erin Jinna-Watkins	760	Thomas Ferraro	715	Clyde Mathews	674	Isaiah Bruce	631	Robert Ward	601	Cathleen Parque	562	Luisandra Miranda-Maisonet	531	Elcar Buhay
1,092	Connor Seemann	1,017	Victor Rivera	948	Chance Voorhees	881	Kamal Tayyib	823	Colin Quigley	760	Michael Clower	714	Claire Morgan	672	Deidre Kennedy	631	Curt Snow	601	Joseph Campos	562	Cathy Noye	531	Taisia Robinson
1,090	Matthew Zang	1,012	Maurice Coleman	948	Robert Weaver	880	Jordan Bran	823	Lafi Papalil	760	Michael Clower	714	Michael Desharnais	672	Dylan Klotz	630	Timothy Chandler	600	Jamison Waldron	561	Chaz Huttherson	530	Steven Barton
1,089	Eli Parra	1,011	Shane Hirtle	946	Michelle Martinez Aviles	880	Brandon Criss	822	Jessie Medina	759	Brett Van Effen	710	George Bort	672	David Adams	630	Andrew Aaron	600	Amy Hayes	561	Alejandro Pineda	530	Oscar Gastelum
1,089	Sharon Barnes	1,011	Jocelyn Bolito	945	Jessica Sim	878	Terrence Smith	821	Veronica Atkinson	759	Jelissa Johnson	710	Ashley DeJesus	670	James Liggins	630	Irving Carter	600	Thomas Huynh	561	Connor Brown	529	Ashley Mathis
1,088	Mynor Lemus	1,011	Eddie Gonzales	944	Makiah Patterson-Brown	877	Brian Kelly	821	Charles Gotcher	758	Cornelius Holder	710	Thomas Prather	670	Thomas Prather	629	Michael Teclaw	600	Zachary Whipple	560	Shanel Smith	529	Doctor Vaughn
1,086	Robert Tanner	1,009	Kai O'Kelly	944	Earle Harris	877	Ryan Thomas	820	Tessa Monsrud	756	Steven Warner	709	Steve Bryant	669	Anne Kim	628	Nico Baldelli	599	Harold Caddell	560	Harold Caddell	529	Skylar Chauvin
1,085	Alba Wandurruga Baron	1,007	Robin Delahoussaye	943	Carlos Frazier	876	Brandon Pillsbury	820	Chavis Holmes	754	Juliya Ostapyuk	708	Benjamin Hudson	668	Dale Passow	628	Raymond Hessler	599	Karen Sessing	560	Daniel Heath	529	Jennifer Pofahl
1,082	Alexander Shpirt	1,003	Crystal Nedlik	943	Matthew Kurey	875	John Lyons	820	Evelyn Juarez	753	Teresa Saavedra	708	Katrina Collie	667	Alma Gonzalez-Castillo	628	Norgi Perez	599	Curtis LeBlanc	558	Tracey Powell	528	Elizabeth Eikelberger
1,080	Mele Makaui	1,002	Elba Vargas	942	Lydia Lozano	875	Marcus Seefus	820	Alexander Johnston	752	Sam Chan	708	Veronica Morris	666	Theodore Ryan	628	Omar Torres	598	Anthony Maximo	558	Miguel Hernandez	527	Karen Vitale
1,079	Adrain Alfred	1,002	Lynn Doolittle	942	Ashley Conte	874	Joseph Deborn	819	Michael Tolman	752	Jeanne Schulte	708	Craig Strompf	666	Byron Rodgers	627	Alan Arellano	597	Zachary Koll	558	Johann West	526	Kennly Ly
1,078	Cameron Ashcroft	1,000	Wislaire Laurent	942	Teya Wright	874	Vincent Gravel-Michaud	816	Scott Harrold	750	Jennifer Barnes	707	Quinn Allen	666	Victoria Gonzales	627	Ryan Vannoy	597	LaTonya Tucker	558	Matthew Coaxum	526	Jesse Wise
1,076	Victoria Vamey	1,000	Kimberly Alston	939	Quentin Brown	873	Hunter Houvener	816	Christian Volkman	750	Melissa Thomas	706	Danielle Morales	666	James T Slater	626	Samaris Gener	596	Jameetri Washington	557	Kelly Naughton	525	Anthony Chirico
1,073	Cherri Xie	1,000	Spencer Simmons	938	Tyasha Powell	872	Paige Mitchell	816	Hector Guzman	749	David Basnett	705	Travis Vaughn	663	Jared Hernandez	626	Justin Lowe	595	Justin Allain	557	Henrietta Taylor	525	Stephen Turk
1,073	Dorothea Murray	1,000	Stuart Pagan	938	Nathan Mowen	872	Alex Loosli	816	Donald Stone	749	Ubaldo Gonzalez	705	Alexis Sledge	662	Willie Reeves	626	Roger Rau	594	Taylor Thomas	557	Samuel Tigranyan	525	Nathaniel Rodriguez
1,073	William Barker	994	Patrick Rowe	938	Robert Trypus	872	Assaad Dibis	815	Henry McCormick	749	Stacey Moss	704	Shelby Poston	661	Jessica Guzior	626	Karen Falter	594	Duni Olusegun	556	Joshua Boyce	525	Justin Barker
1,073	Imran Rahman	993	Arthur Kicknosway	937	Andrew Wagner	871	Kelly Ekker	815	Jamell Ramsay	748	Lawrence Dennis	704	Jon Flexner	660	David Doles	625	Destinee Driver	593	Katherine Gomez-Martinez	556	Kyle Church	525	Brittany Holtz
1,073	Shyngela Collins	991	Ronald Heller	936	Nicole Menzies	871	Timothy Ellis	815	Milan Sharma	747	Kristopher Axi	703	Mark Jones	659	Bozena Sladkowski	625	Tachane Joseph	593	Robert Barnett	556	Evelyn Irby	524	Joshua Gaskin
1,073	Babajide Obashoto	991	James Barron	934	Michael Davis	871	Hannah Lowery	814	Robert Tomwsend	746	Akanesi Fat	703	Erin Moyer	659	Allison Lamb	625	David Nham	593	Maricela Mendoza	555	Jaleen Dumas	524	Jennifer Schultz
1,072	Samuel Appiah-Danquah	991	Daisy Grimes	934	David N Johnson	870	Calvin Shaw	814	Wanda Williams	746	Paul DiVincenzo	703	Arthur Trost	658	Mario Puleo	623	Vincent Andreotti	592	Joseph Salvatori	555	Benjamin Albert	524	Kerry Zorns
1,071	Brandon Hughes	991	Ian Pickett	933	Jeffrey Jean	868	Scott Goodwin	814	Dedic Williams	746	Casey Pfeffer	703	Ralph Bond	657	Taiulagi Moala	622	Makayla Proffit	592	Martin Miller	554	Brenda Fox	523	Taylor Johnson
1,070	Kingsley Tazinya	990	Eric Salado	933	Ed Offert	868	Kenneth Skeen	812	Alex Kelly	745	Christopher Thermann	703	Matthew Obringer	657	Shalva Gulmagarashvili	622	John Florio	592	Tanisa Ware	554	Kasey Westbrook	523	Zindora Crawford
1,070	Brittany Mesa	988	Nicholas Wang	932	Nicholas Wang	868	Jennifer Matos	810	Aaron Cooper	744	Nicki Griffiths	702	Sherica Bartlett	656	Peter Maleski	622	Kimberly Riley	591	Keyante Humphrey-White	554	Courtney Ricks	523	Nathaniel Johnson
1,069	Vivia Ayrton	988	Karen Gates	932	Anthony Ferraro	867	Robert Beiswanger	808	Lee Goldman	744	Alfred Carrillo	702	Ryan Wittham	656	Thomas VanOsdol	621	Micah Focken	589	Eric Ogles	553	Kiran Arshi	523	Robert Redman
1,068	Susan Slattery	987	Terrance Allen	932	Shannon Brown	867	Michael Mallia	808	Melissa Losk	744	John Cochrane	702	Justin Runde	656	Bradin Hanson	621	Tonya Hawkins	588	Hamilton Cribbs	553	Zane Wagner	522	Michael Denton
1,068	Gary Stevens	987	Raul Mercadillo	932	Jonathan Giaco	867	Travis White	808	Francis Robertson	744	Emmanuel Hernandez Romero	702	Justin Runde	656	Alexandra Whealy	621	Celisse Del Valle	588	Thomas Nasser	552	Cory Quaipe	521	Kevin Hastings
1,067	Robin Gonzalez	986	Angelique Piquion	931	Aaron Dupras	866	Rebecca Chery	806	Emilio Perez	743	Belinda Rickles	702	Belinda Lemos	654	Kendall Scavo	620	Damien Champ	587	Viyarath Vongprachanh	552	Tara Haughney	521	Juan Venegas
1,067	Devin Husband	986	Monica Lopez	930	Gonzalo Torres	866	Steven Buckner	805	Melissa Doane	743	Jeffrey Thornton	701	Lillian Carroll	654	Gbemisola Adewole	620	Sarah Song	586	Kainoa Jensen	550	Tyrone Andrews	521	Connie Arnould
1,066	Branden Griffin	983	Angela Thompson	930	Teshan Lewis	865	Nicholas Robertson	802	Paul Helling	743	Denzel Banford	701	Samy Jacques	654	Alexus Lethcoe	619	Kayde Martin	586	Jordan Helms	550	Austin Hamilton	521	Laura O'Mary
1,066	Paul Friel	983	Christopher McFoy	927	Tanya Kuzmenko	864	Candy Henderson	800	Arthur Berlin	743	Rachel Brown	700	Emily Kasper	652	Brandon Cao	619	Sean Velasquez	586	Jordan Helms	549	Mabel Fearon	521	Randi Newman
1,065	Doron Freud	983	Kelly Riley	927	Alex Paguio	863	Candice Sawyer	800	Shannon Longcore	742	Tisha Joyner	699	Ryan Glendinning	652	Winnell Powell	618	Desiree Davila	585	Amanda Sapp	549	Brian Keamey	520	Chelsea Davis
1,062	Jeffrey Spanaus	982	Patricia Lambert	926	Bradley Fordyce	861	Shannon Smith	800	Aracely Galvan	742	Esau Fernandez	699	Shane Carlson	652	Kalam Muttalib	617	Dwayne Gomez	584	Jacob Williams	549	Lori Bourne	518	Mary Franklin
1,062	William Krekeler	982	Vasile Bagazzoli	926	Badum Maaloo	861	Belal Al Hassani	798	Patricia Gonzalez	742	Jeffrey Espinal	699	Daevon Byron	651	Stephanie Harris	617	Thomas McHugh	583	Gary Sloucum	549	Brielle Kilian	518	Stephane Masyn
1,060	Raul Jacobs	982	Jeffrey Tweedy	926	Dion Bell	860	Joseph Goodwin	796	Tonya Bailey	741	Del Roule	698	Eric Pauls	651	Monica Chicas Palacios	615	DeShannon Boyd	582	Bonnie Dupre	549	Brendan Mayworm	517	Michael Vita
1,060	Meaghan Kehil	982	Jeffrey Lindberg	925	Michael Berberich	860	Michael Ruggieri	796	Kentrell Collins	741	Daniel Ord	698	Michelle Hudson	651	Maria Fe Abad-Barte	615	Maria Fe Abad-Barte	582	Clarissa Garrido	547	Jay King	517	Joy Manasse
1,060	Jessica Carrero	980	Danielle Higley	925	Brandon Salbedo	860	Brandon Haase	796	Enid Torres	740	Felix Gonzalez	698	Justin Vernon	650	Madison Heath	615	Paul Yagual	581	Lucie Zakova	547	Sharon Colburn	516	Alex Rodriguez
1,059	Fadi Nassar	979	Donald Ely	923	Kevin Haines	858	Mario Frias	795	Benjamin Wechsler	737	Ashley Causo	698	Iwona Niemiec	650	William Pastore	615	Shainia Collins	581	Liana Woodard	547	Michael Perry	516	Francis Ingulli
1,058	Kabir Olokodana	979	Audrianna Argent	921	Joanna Zuaro	857	Albert Olesko	795	Mahdi Wade	736	John McDougald	698	Nicole Khochaba	649	Maureen Bobilya	614	Rosie De Luna	581	Anthony Boulware	545	Matthew Erickson	515	Christina Jauch
1,057	Jessica Santamarina	978	Patrick Duray	920	Stephan Jubrey	854	Taylor Glielmi	793	Ahmed Ishtaq	735	Philip Roffi	698	Amanda Webb	648	Maureen Bobilya	614	Naqquash Chaudhry	580	Barbara Webb	545	Darrin Roberts	514	Zachary Button
1,057	Torrey Hardy	976	Dominique Richardson	919	Patricia Vargas	853	Temesghen Starr	791	Stacey Lee	735	Felicja Dallenbach	696	Mohannad Mekawy	648	Kevin Oberacker	614	Carlos Maldonado	579	Elizabeth Loomis	545	Preeti Sahgal	513	Cynthia Cordova
1,056	Daniel Foore	976	Michelle Olivo	919	Rebekah Hernandez	853	Jeanell Sawyer	791	Ryan Tomajcik	733	Joshua Broadhead	696	Grady Neal	647	Edward DeFurio	614	Rubin Chaimov	579	Hannah Linderholm	545	Mark Yarin	513	Christian Berton
1,055	Kareem Davis	975	Andrew Severson	917	Manuel Matos	853	Timothy Conn	789	Truong Nguyen	733	Evan Cross	695	Brandon Cooley	647	Nicole Conley	614	Richard Halliday	579	Joseph KleeB	544	Johny Remy	512	Alexander Lynch
1,055	Brian Johnson	975	Tyrenna Wesley	913	Christopher Smith	852	Steven D'Ambr	789	Keona France	733	Michele Hanrahan	695	Shannon Martin	647	Omair Fernandez	614	Andrea Glover	579	Jennifer Hackmann	544	Shane Valentine	512	Dylan Garcia
1,053	Anthony Nguyen	974	Phyo Phyo	913	Brian Jerome	851	Evan Thomas	789	Christopher Beveridge-Calvin	733	Lori Mellenbruch	695	Derrick Peebles	646	John Pham	613	Cameron Lee	579	Harvey Quinn	544	Dashan Brown	511	Sheree Rogan
1,053	Jeremy Osborn	974	Samantha Diaz	912	Robert McCarthy	851	Deanna Daniels	786	Ajit Bidarkar	733	Charles Schwartz	695	Kiera Smith	645	Thomas Quoss	613	Steve Marker	578	Kimberlee Coffey	544	Ryan Feehan	510	Cameron Stanley
1,053	Phillip Jenkins	973	Sheralyn Gonzalez	911	Vanina Bonanno	851	Marisha Sommerville	785	Michael Jenkins	732	Kaela Teilhaber	695	Saul Morillo Batista	645	Michael Clemente	613	Alison Sterzer	578	Drax Joseph	544	Van Ortega	510	Tanner Duy
1,052	Juliana Botero	971	Evelyn Howell	908	Sarah Dulany-Gring	849	Andrzej Krukowski	783	Jordan Warner	731	Steve Mersan	694	Matthew Lukesh	645	John Williams	613	Krystal Kay	578	Stephanie Bergen Weber	543	Anthony Capecci	509	Ashley Johnston
1,052	Tarek Elabasy	971	Michael Laramie	907	Amandeep Gill	848	Cameron Hart	783	Alicia Jarquin	731	Alan De Freitas	694	Brenna Schmidt	645	Alfonzo McClinton	613	Robert Reams	577	Ashley Wenning	543	Michael Curtis	509	Sergio Prieto
1,051	Juan Estevez	970	Nicholas Ailport	905	Shea Cannon	847	Diane Williams-Lewis	782	Maria Esposito	730	Candice Stuckey	694	Quenten Venter	644	Douglas Zigby	612	Aaron Ybarra	577	Ray Salmon	543	Christiana Bouligny	508	Keith Joseph
1,050	Alma Lopez	968	Derek Wright	903	Dylan Murphy	846	Dustin Kiss	782	Michael Busch	730</													


LEADERSHIP BONUS

1




RYAN FICKERT
\$49,594
Zachary Hart

2



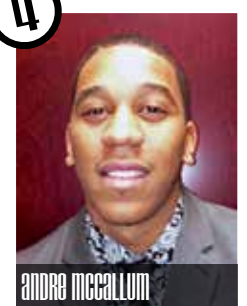
NICHOLAS MOORE
\$39,901
Durhon Oldham

3



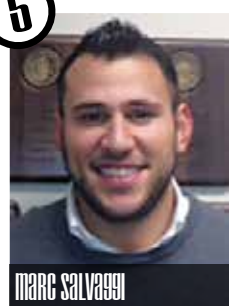
EREZ SHABTAY
\$36,594
Michael Vasu

4



ANDRE MCCALLUM
\$33,481
Zachary Hart

5



MARC SALVAGGI
\$31,191
Surace-Smith

NOVEMBER BONUS LEADERS | PAYOUT: \$2,213,591 | QUALIFIERS: 633

- \$ 49,594 Ryan Fickert
- \$ 39,901 Nicholas Moore
- \$ 36,594 Erez Shabtay
- \$ 33,481 Andre McCallum
- \$ 31,191 Marc Salvaggi
- \$ 28,272 Robert Kanaan
- \$ 24,656 Matthew Parks
- \$ 23,220 Patrick Bendure
- \$ 21,652 Bobby Szwaja
- \$ 20,526 Levar Morgan
- \$ 18,785 Johnny Ly
- \$ 18,406 Richmond Gerrish
- \$ 17,378 Joshua Krueger
- \$ 16,943 Reynolds Akumoa
- \$ 16,890 Ernest Powell
- \$ 16,883 Ofa Tupouniua
- \$ 16,711 Syed Quadri
- \$ 16,400 Steven King
- \$ 16,161 David Wang
- \$ 15,795 Dan Ikei
- \$ 15,412 Zach Otto
- \$ 15,268 Ryan Stenglein
- \$ 14,964 Morgan Lobello
- \$ 14,366 Doreen Ryan-Foti
- \$ 14,255 Richard Mansfield
- \$ 13,988 Yemi Akinade
- \$ 13,953 Lorena Barriere
- \$ 13,789 Melinda-Rae Lyse
- \$ 13,624 Rodney Ward
- \$ 13,608 Andrew McQuade
- \$ 13,528 Beau Locker
- \$ 13,350 Bobby Gujral
- \$ 13,110 Ryan Kendl
- \$ 12,722 Mohammed Moalawi
- \$ 12,681 Ryan Wilson
- \$ 12,428 Daniel Hartwig
- \$ 12,355 Curtis Henderson
- \$ 12,305 Christopher Hintz
- \$ 12,117 Jonni Ng
- \$ 12,113 Joshua West

- \$ 12,079 Nasr Quadri
- \$ 11,816 Michael Laramie
- \$ 11,583 Ryan McIntosh
- \$ 11,569 Shahab Mahdaveinejad
- \$ 11,539 Corey Helly
- \$ 11,250 Michael Clemente
- \$ 11,108 John Nieves
- \$ 11,082 Sean Velasquez
- \$ 11,016 Charles Ferrari
- \$ 10,940 Robert Smith
- \$ 10,861 Hyunchul Chung
- \$ 10,817 Thomas Vena
- \$ 10,814 Atta Saleh
- \$ 10,761 Jake Yagjian
- \$ 10,405 Jason Bratin
- \$ 10,349 Andre Bent
- \$ 10,312 Eugene Garcia
- \$ 10,250 Nacole Newbold
- \$ 10,086 Patrick Stenglein
- \$ 10,013 Patrick Knouse
- \$ 9,766 Troy Plummer
- \$ 9,553 Joshua Olin
- \$ 9,548 Chris La Fond
- \$ 9,526 Michael Chalom
- \$ 9,448 Jameetri Washington
- \$ 9,240 Blake Higuchi
- \$ 9,193 Mark Hileman
- \$ 9,155 Mark Beckford
- \$ 9,132 Jonathan Emura
- \$ 9,015 Evan Holzhauser
- \$ 9,002 William Robinson
- \$ 8,959 Mark Dushaj
- \$ 8,918 Christopher Akins
- \$ 8,909 Alon Fischer
- \$ 8,903 Matthew Diulus
- \$ 8,795 Shawn Lewicki
- \$ 8,762 Trevor Mayer
- \$ 8,736 Alex Kae
- \$ 8,728 Matthew Turnquist
- \$ 8,649 Stephen Giddens

- \$ 8,601 Edford Banuel
- \$ 8,557 Sara Vaz
- \$ 8,489 Dustin Dunlap
- \$ 8,449 Alta Herpel
- \$ 8,416 Fritznel Octave
- \$ 8,340 Gevorg Yanukyanyan
- \$ 8,185 Mack Doby
- \$ 8,172 Joy Vann-Austin
- \$ 8,166 Tucker Gregor
- \$ 8,090 Darren Miller
- \$ 8,050 Paul Zuzick
- \$ 7,966 Julianne Scavo
- \$ 7,964 Chelsie Otto
- \$ 7,880 Paul Kelly
- \$ 7,857 Nicholas Scordos
- \$ 7,849 Aaron Haynes
- \$ 7,842 Ala Awad
- \$ 7,682 I-Perfection Harris
- \$ 7,579 Brian Zuzick
- \$ 7,486 Steve Bryant
- \$ 7,461 Matthew Conrad
- \$ 7,361 Dustin Dunlap
- \$ 7,357 Brandon Summerton
- \$ 7,217 Michael Musso
- \$ 7,164 Monica Brown
- \$ 7,115 AshLynn Orng
- \$ 7,036 Deana Plaster
- \$ 7,001 Jamie Winters
- \$ 6,882 Mark Dombrowski
- \$ 6,753 Michael Stuver
- \$ 6,572 Aaron McLean
- \$ 6,463 Kade Beck
- \$ 6,423 Richard Dyer
- \$ 6,421 Shai Mate
- \$ 6,395 Tyler Worstell
- \$ 6,391 Christopher Lewicki
- \$ 6,389 Marisa Willgruber
- \$ 6,279 Steve Svendson
- \$ 6,241 Jessica Willhite
- \$ 6,198 Kody Kramme

- \$ 6,155 Travis Stucki
- \$ 6,151 Roger Fung
- \$ 6,125 Britton Costa
- \$ 6,074 Corey Hallam
- \$ 6,064 Kyle Lewicki
- \$ 6,060 Maxx Schumann
- \$ 6,057 Andrew Wagner
- \$ 6,053 Jasmin Gallaga
- \$ 5,893 Steven Rios
- \$ 5,882 Joshua Jackson
- \$ 5,873 Aaron Voegel
- \$ 5,853 Stephanie Kell
- \$ 5,794 Jeffrey Hall
- \$ 5,711 Dominic Telymonde
- \$ 5,707 Jeramey Pitman
- \$ 5,681 Nicole Sanders
- \$ 5,635 Lamar Livingston
- \$ 5,568 London Nelson
- \$ 5,428 Timothy Wilson
- \$ 5,378 Darcy Schrieber
- \$ 5,374 Kristina Moore
- \$ 5,345 Evan Donoghue
- \$ 5,305 Tom Weller
- \$ 5,229 Cara DeFiore
- \$ 5,223 Christopher Bentley
- \$ 5,112 Joshua Rush
- \$ 5,104 Justin Adams
- \$ 4,977 Brent Bowling
- \$ 4,825 Holly Lacey
- \$ 4,812 Begona Patino-Lopez
- \$ 4,791 Grant Myers
- \$ 4,689 Brian Schreiter
- \$ 4,670 Patricia Cicerale
- \$ 4,640 Jinelly Urena
- \$ 4,639 George O'Shea
- \$ 4,615 Anita Ferris
- \$ 4,609 Elizabeth Chilson
- \$ 4,474 Gregory Graham
- \$ 4,472 Lisa Richardson
- \$ 4,465 Jessica Santamarina

- \$ 4,458 Joseph Tomanovich
- \$ 4,437 Stephen Hill
- \$ 4,343 Brandon Teter
- \$ 4,343 Renada Bogan
- \$ 4,303 Matthew Cartwright
- \$ 4,250 Sokol Fazliu
- \$ 4,215 Devin Adams
- \$ 4,140 Bruce Viaje
- \$ 4,120 Nicholas Engrav
- \$ 4,119 Tyler McKnight
- \$ 4,087 Patrick Guthrie
- \$ 4,069 Carlos Arballo
- \$ 4,044 Noel Rose
- \$ 3,999 Jesse Rennich
- \$ 3,965 Cassandra Cantner
- \$ 3,921 London Burnett
- \$ 3,882 Michael Gerstein
- \$ 3,838 Steven Warner
- \$ 3,836 Brandon Edens
- \$ 3,798 Carlo Buhay
- \$ 3,794 Michael C Williams
- \$ 3,771 Richard Millington
- \$ 3,756 Duni Olusegun
- \$ 3,727 Minh Phung
- \$ 3,646 Michael Williams Jr
- \$ 3,636 Bradley Kampmeier
- \$ 3,615 Jeffery Thiel
- \$ 3,606 Anthony Theriault
- \$ 3,590 Frank Cordaro
- \$ 3,567 Menno Glick
- \$ 3,543 Eric Thompson
- \$ 3,533 Jamil Harris
- \$ 3,525 Michael Girelli
- \$ 3,472 John Conard
- \$ 3,399 Matthew Cessna
- \$ 3,370 Christopher Dicks
- \$ 3,341 Amr Shater
- \$ 3,285 Natalie Linker
- \$ 3,266 Daniel Franke
- \$ 3,229 Elias Boles

- \$ 3,226 Harold Durana
- \$ 3,182 Jesse Doherty
- \$ 3,163 Herman Fennell
- \$ 3,146 Scott Sonnenberg
- \$ 3,140 Craig Strompf
- \$ 3,138 Joanna Hansen
- \$ 3,100 Brody Maughan-Evanson
- \$ 3,013 Patrick Rieger
- \$ 3,000 Avi Kauderer
- \$ 2,981 Slavita Hut
- \$ 2,961 David Guzman
- \$ 2,941 Shalom Chaimov
- \$ 2,877 Carl Lindsay
- \$ 2,868 Melne Hughes
- \$ 2,856 Stephanie Lovins
- \$ 2,825 Christopher Bennett
- \$ 2,807 Nikola Subotic
- \$ 2,773 Johnny Ramos
- \$ 2,740 Ho Tran
- \$ 2,729 Jose Rubio
- \$ 2,687 Robert Hamilton
- \$ 2,679 Brandon Minor
- \$ 2,677 Aaron Ralston
- \$ 2,670 Antonio Reyes
- \$ 2,616 Geddes Robinson
- \$ 2,606 Nathan Hunt
- \$ 2,594 Bonnie Dupre
- \$ 2,584 Roghie Hassan Loo
- \$ 2,582 Samuel Cohen
- \$ 2,512 Sharif Grays
- \$ 2,482 Jonathan L Jones
- \$ 2,455 Dean Gushii
- \$ 2,448 Muhammed Ashraf
- \$ 2,364 Charley Forshee
- \$ 2,353 Scott Wheeler
- \$ 2,333 Ashley Wenning
- \$ 2,329 Adem Abdula
- \$ 2,319 Ariel Demesa
- \$ 2,290 Aaron Martin
- \$ 2,251 Jason Green
- \$ 2,226 Ransley Vazquez
- \$ 2,213 Taylor Black
- \$ 2,203 Carlo Buhay
- \$ 2,188 DeAnthony Hartman
- \$ 2,145 Glenn Martin
- \$ 2,137 Micah Focken
- \$ 2,130 Elyse Bryn
- \$ 2,124 Patrick Duray
- \$ 2,088 Megan Johnson
- \$ 2,073 Timothy Bugge
- \$ 2,056 Vincent Meyer
- \$ 2,016 Andre Hawthorne
- \$ 1,991 Philip Roffi
- \$ 1,958 Clayton Bonner
- \$ 1,951 Matt McBride
- \$ 1,948 Scott Davison
- \$ 1,856 Reuben Paygai
- \$ 1,856 Marie Laine
- \$ 1,823 Kimberly Hamilton
- \$ 1,820 Justin Diaz
- \$ 1,806 Mike Paragiou
- \$ 1,804 Paul Streater
- \$ 1,770 Magda Figueiredo






- \$ 1,751 Kelvin Fernandez
- \$ 1,741 Paul Smith
- \$ 1,741 Aliasha Stone
- \$ 1,737 Daniel G Johnson
- \$ 1,737 Mahadai Kryshundayal
- \$ 1,736 John Bacaron
- \$ 1,726 Jenna Grola
- \$ 1,726 Lindsey Dettwiller
- \$ 1,724 James Cassie
- \$ 1,696 Ricardo Subero
- \$ 1,689 Edmaggie Myrthil
- \$ 1,684 Andrew Hynan
- \$ 1,676 Peter Davis
- \$ 1,668 Matthew Rodriguez
- \$ 1,629 Brenda Fox
- \$ 1,596 Casey Finley
- \$ 1,593 Daniel Walton
- \$ 1,578 Christopher Muraca
- \$ 1,564 Calvin Irving
- \$ 1,558 Bilal Farsakh
- \$ 1,554 Jon Gelhom
- \$ 1,553 Felipe Machado-Santanna
- \$ 1,540 Armin Farahbakhsh-Priebe
- \$ 1,522 Stuart Pagan
- \$ 1,520 Beau Southern
- \$ 1,508 Jason Lee
- \$ 1,479 Mark Neilson
- \$ 1,474 Ariana Jones
- \$ 1,467 Laaina Havea
- \$ 1,467 Aaron Parks
- \$ 1,443 Cole Maisonneuve
- \$ 1,440 Zonia Ramirez
- \$ 1,435 Richard Whyte
- \$ 1,424 Derron Alexander
- \$ 1,417 Joshua Randolph
- \$ 1,377 Jeremy Jackson
- \$ 1,345 Thomas Huynh
- \$ 1,323 Jorge Guerra
- \$ 1,323 Leonel Lazzano
- \$ 1,319 Pamela Randle
- \$ 1,295 Michael Russin
- \$ 1,293 Robert Park
- \$ 1,286 Tiffany Babin
- \$ 1,285 Matthew Zang
- \$ 1,249 Richard Gaffney
- \$ 1,244 Jordan Seguin
- \$ 1,232 Cleopatra Sola
- \$ 1,231 Adam Kidikas
- \$ 1,225 Bryant Rayford
- \$ 1,223 Ashley Ruhl
- \$ 1,218 Christopher Clark
- \$ 1,199 Asad Ahmed
- \$ 1,199 Matthew Bogle
- \$ 1,192 Kyle Schroeder-Gumicz
- \$ 1,185 Barbara Seyoum
- \$ 1,180 Dane Harnack
- \$ 1,179 Fran Kolos
- \$ 1,147 Omar Billy
- \$ 1,144 John McDougald
- \$ 1,139 Andrew Chambers
- \$ 1,128 Joseph Kanaan
- \$ 1,100 Cathleen Hairston
- \$ 1,099 Asiguy Haugabook

- \$ 1,098 Amy Baird
- \$ 1,096 Dwayne Gomez
- \$ 1,090 Chirotam Ilokwo
- \$ 1,088 Alex Torruella
- \$ 1,071 Ryan Landmark
- \$ 1,042 Yuriy Kosovan
- \$ 1,037 Rafi Nawabi
- \$ 1,033 Mireya Lopez
- \$ 1,029 Kerlens LaRose
- \$ 1,029 Francis Ingulli
- \$ 1,025 Courtney Griggs
- \$ 1,008 Jordan Reinhold
- \$ 1,004 David Hefflin
- \$ 1,002 Carrie Padgett
- \$ 1,002 Timothy Buckner
- \$ 1,000 Jimez Parker
- \$ 991 Kimberle Spooner
- \$ 967 Timothy Watson
- \$ 948 Tonya Bailey
- \$ 946 Liam Flaherty
- \$ 942 Alma Lozano
- \$ 934 Aziz Farsakh
- \$ 927 Levi Porto
- \$ 903 Michael Hinojosa
- \$ 897 Attar Chalif
- \$ 894 Angelique Piquion
- \$ 885 Jason von Rosenberg
- \$ 885 Brittany Smart
- \$ 884 Arthur McIntyre
- \$ 882 Marmin Alea
- \$ 872 Joshua Crisp
- \$ 872 Oscar Cardoza
- \$ 864 Jaclyn West
- \$ 862 Ashley Rust
- \$ 852 Mary-Delores Ayarzagaitia
- \$ 830 Vincent Andreotti
- \$ 828 Marcus Moody
- \$ 812 Mauri Ramirez
- \$ 807 Heather Berg
- \$ 784 Fred Greenawalt
- \$ 783 Travis Vaughn
- \$ 778 Adam Chesney
- \$ 777 Karen Salek-Cuzmar
- \$ 776 Cristina Fox
- \$ 775 Joshua Yurinko
- \$ 765 James Harding
- \$ 758 Tanya Kuzmenko
- \$ 751 Jordan Lacy
- \$ 747 Mark Kukielski
- \$ 745 Jennifer Class-Rodriguez
- \$ 739 Arien Seemann
- \$ 726 Michael Dean
- \$ 713 James Jones
- \$ 712 Joshua MacCabe
- \$ 710 Michael McGoon
- \$ 685 Alexandra Graham
- \$ 675 Holly Bonhorst
- \$ 675 Candice Anderson
- \$ 655 Timothy Peeler
- \$ 648 Terrence Smith
- \$ 639 Timothy Moody
- \$ 633 Daniel LaFontaine
- \$ 630 Kassandra Perez

- \$ 626 Anacleto Arevalo
- \$ 622 Eric Butt
- \$ 614 Sina Heak
- \$ 603 Angel Martinez
- \$ 594 Alexis Pineiro
- \$ 591 Anita Przybylowicz
- \$ 584 Marcus Piccirilli
- \$ 580 Chantel Floyd
- \$ 576 Christopher Silakoski
- \$ 569 Orey Yates
- \$ 567 Alex Normandeau
- \$ 561 Alexandra Berberich
- \$ 552 Andy Dorf
- \$ 549 Richard Tabanji
- \$ 549 Craig Mitchell
- \$ 545 William Tompkins
- \$ 542 Damaris Henderson
- \$ 541 Ricardo Alanis
- \$ 535 David Herchick
- \$ 535 Donald Dulaney
- \$ 534 Jacob Giangliuli
- \$ 521 Pablo De La Cruz
- \$ 515 Barkley Collinson
- \$ 510 Laura Dennee



SA/GA DIRECT CODE FIELD TRAINING BONUS






1  55,734 Laura Fisher	2  55,687 Michael Vasu	3  55,528 Theodore Pappas	4  55,299 Michael Vasu	5  54,852 Giglione-Ackerman
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NOVEMBER BONUS LEADERS | PAYOUT: \$574,676 | QUALIFIERS: 720

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|---|--|--|--|--|--|
| <ul style="list-style-type: none"> \$ 5,734 Cameron Stanley 5,687 Brooke Bogs 5,528 Rachel Gallagher 5,299 Megan Johnson 4,852 Jeffrey Espinal 4,788 Holly Bonhorst 4,314 Brent Bowling 4,160 Patrycja Grudzinska 4,012 Tabitha Witherell 3,940 Abbas Abdul-Khaliq 3,832 Jason Green 3,747 Derron Alexander 3,535 Moli Kaufusi 3,486 Lynn Jenkins 3,403 Bethany Evans 3,340 Dennis Lovett 3,220 Joel Jesurun 3,169 Calvin Irving 3,150 William Tompkins 3,144 Nedal Kawash 3,142 Meghan Harris 3,073 Daniel G Johnson 3,044 Azar Afnan 3,017 Frank Rodriguez 2,810 Kendall Wilson 2,769 David Dales 2,719 Ariana Jones 2,650 Tad Teeters 2,620 Mauri Ramirez 2,567 Adam Kidikas 2,547 Evelyn Howell 2,537 Justin Diaz 2,451 Nathan Doyle 2,434 Massoud Vaziri 2,402 George Taramas 2,396 Manuel Diaz 2,354 Dario Messina 2,353 Svyatoslav Stefanushyn 2,340 Michelle Gouette 2,339 Anita Przybylowicz 2,338 Adam Hanna 2,334 Thomas Longino | <ul style="list-style-type: none"> \$ 2,332 Samaris Gener 2,326 Waleah Salah 2,320 Brenda Fox 2,315 Denis-Michael Catalano 2,303 Joseph McCallister 2,293 George Young 2,262 Justin Sutton 2,230 Mark Neilson 2,210 Angela Black 2,204 Karima Hartani 2,174 Michael Coulthard 2,162 Alma Lozano 2,138 Eric Thompson 2,111 Christina LaPlant 2,095 Benjamin Varner 2,028 Arthur McIntyre 2,013 Eric Snyder 2,011 Barkley Collinson 1,991 Sara Kamalvand 1,944 Eric Watson 1,938 Debra Small 1,924 Ivonne Perez 1,922 Jacob Giangiuli 1,920 Bilal Farsakh 1,916 Auston Mavrak 1,915 Brandon C Johnson 1,891 Joel Trask 1,889 Daisy Grimes 1,877 Alex Rodriguez 1,877 Tom Weller 1,863 Ashley Flood 1,851 Andrew Hynan 1,837 Daniel Li 1,832 Mele Makau 1,807 Travis Vandeberghe 1,805 Dean Gushi 1,804 Janelle Beckford 1,789 Oleg Novitchii 1,784 Ryan Vance 1,771 Frank Cordaro 1,760 Timothy Watson 1,754 Garrett Shelton | <ul style="list-style-type: none"> \$ 1,750 Desarae Freeman 1,746 Nickoy Hylton 1,729 Chloe Senia 1,729 John Gibbs 1,724 Alejandro Pineda 1,717 Candice Anderson 1,703 Ivan Leung 1,670 Travis Kovach 1,656 Casey Pfeffer 1,655 Saul Lopez 1,638 Michael Stuver 1,638 Vinecia Moore 1,624 Ranjana Chopra 1,604 Julia Loboda 1,601 John McDougald 1,590 Tonya Bailey 1,588 Michel Helgeson 1,569 Mathew White 1,556 Roger Rau 1,550 Lindsey Dettwiller 1,541 Joshua Crisp 1,525 Orlando Mayorga 1,515 Aaron Parks 1,512 Ricardo Alanis 1,508 Brandon Foster 1,508 Shaefer Pacada 1,498 Devon Justice 1,480 Richard Gaffney 1,478 Cara Griffin-Locker 1,473 James Frese 1,469 Adam Wolcott 1,455 Cameron Ashcroft 1,453 James Harding 1,450 Jesus Parra 1,439 Kanon McGee 1,437 Adam Chesney 1,433 Cory Quaipe 1,433 Rebecca Stern 1,413 David Hefflin 1,388 Corina Araujo 1,378 Dwayne Nabors 1,377 Phillip Jenkins | <ul style="list-style-type: none"> \$ 1,377 Nathalie Kanzki 1,366 Edward Nguyen 1,363 Geri Hedrick 1,346 Edill Cobos 1,337 Michael DeGiovanni 1,329 Rebyka Watson 1,328 Abraham Weissman 1,326 Vincent Campana 1,326 Kimberlee Spooner 1,322 Gladis Orozco 1,313 Arthur Trost 1,312 Shelbi Sofranko 1,304 Shiv Patel 1,300 Kristen Brown 1,293 Christopher Muraca 1,283 Issac Estrada 1,277 Alexandra Graham 1,276 Brody Maughan-Evanson 1,261 Attar Chalif 1,250 DeAnthony Hartman 1,247 Arien Seemann 1,241 Christopher Bungay 1,240 Mandy Johnson 1,237 Kimberly Hamilton 1,232 Jesus Tolentino 1,229 Phillip Waisman 1,225 Zachary Gallo 1,223 Elias Boles 1,223 Orey Yates 1,221 Robert Tanner 1,216 Dina Boghdady 1,212 Toni-Ann Allen 1,208 Jamell Ramsay 1,207 Paul Helling 1,202 Dylan White 1,201 Mayra Robles 1,174 Shanna Russell 1,161 Margaret Rivera 1,155 Valeria Martinez 1,155 Alisha Stone 1,142 Nina Blackmon 1,141 Omar Billy | <ul style="list-style-type: none"> \$ 1,139 Rachel Mesnard 1,127 Yamid Mendoza Sanchez 1,118 Jesse Benwell 1,106 Trevor Tollefson 1,104 Amelia Moeaki 1,103 Dacey Dickerson 1,099 Anthony Ferraro 1,091 Kelly Schoenherr 1,086 Deserick Davenport 1,080 Komo Davis 1,063 Matthew Neish 1,059 Alexa Vega 1,044 Robert Townsend 1,035 Kevin Ishikane 1,035 Robert Biser 1,032 Laura Dennee 1,032 Steven Phillips 1,025 Vincent Gravel-Michaud 1,023 Samiuela Vaea 1,022 Timothy Chandler 1,009 Martin Robinson 989 Thomas Huynh 986 Candi Carlisle 979 Zonia Ramirez 975 Paul Campbell 975 Badum Maaloo 972 Jennifer Martin 969 Edmaggie Myrthil 969 Micah Focken 960 Jennifer Bettis 955 David Brooks 948 Travis Vaughn 947 Sean Thormann 940 Sonia Tyner 939 Christian Mays 937 Mireya Lopez 931 Jackie Alston 931 Jason von Rosenberg 926 Danielle Morales 926 Autum Wright 925 Chase Patton 925 Connor Kuckelman | <ul style="list-style-type: none"> \$ 923 Rubin Chaimov 923 Fadi Nassar 923 Mark Maddocks 918 Sharon Barnes 914 Elvis Durakovic 913 Paul Smith 906 Jorge Guerra 905 Timothy Peeler 896 John Williams 890 Brandon Hughes 889 Ray Salmon 881 Tonya Stringer 878 Anthony Verrett 877 Daniel Walton 875 Kelvin Fernandez 871 Casey Finley 870 James Jones 867 Andy Dorf 861 Skyler Homung 856 Michael Abney 856 Christina McGregor 854 Brandy Maynes 853 Ryan Witham 848 Dwight Dube 846 Sarah Whiting 842 Matthew Kurey 841 Jocelyn Bolito 840 Penelope King 837 Joshua Sonnabend 833 Jordan Shoubash 823 Cristina Fox 817 Ryan Trimble 816 Tami Chaimov 812 William Barker 809 Blake Bocci 805 Ashleigh Clapper 805 Ronald McCormick 801 Michel Lavelanet 800 Adrain Alfred 800 Alex Paguio 799 Matthew Rodriguez |
|---|--|--|--|--|--|

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|--|---|--|---|---|--|
| <ul style="list-style-type: none"> \$ 796 Bonnie Dupre 788 Sydney Normand 781 Alex Loosli 779 Jennifer Pofahl 770 Deborah Paredes 767 Matthew Halbmaier 764 Keri Morris 757 Peter Gabranski 757 Gustavo Rivera-Delgado 751 Leonel Lazzano 745 Alejandra Franco-Salinas 743 Ryan Landmark 739 Ryan Fogel 731 Dalyn Quilausing 730 Joshua Yurinko 729 Skylar Chauvin 727 Tyler Pelkie 720 Christopher Little | <ul style="list-style-type: none"> \$ 718 Sean Hansen 718 Cristen Cochran 718 Gage Lewellyn 717 Ryan Feehan 716 Breanna Levy 710 Jordan Kness 701 Tiffany Babin 699 Joshua Sanson 698 Stuart Pagan 697 Viyarth Vongprachanh 695 Christopher Stevens 690 Alex Torruella 689 Stacey Moss 689 April Rivera 688 Sashia Veerman 682 Travis White 681 Caren Deanda 681 Annielwrys Nivar | <ul style="list-style-type: none"> \$ 679 Michael Russo 675 Dwight Williamson 671 Ashley Rust 669 Stephanie Brockman 666 Alan Fricke 662 Daniel LaFontaine 662 Chirotam Ilokvu 660 James Sherwood 660 Cathleen Hairston 660 Daryl Graham 659 Joel Bragg 656 Norine Fortier 655 Maria Avila 653 Daniel E Austin 647 Katrina Ricks 642 Jacob Davis 638 Trevor Baynes 634 Jagdish Sukhu | <ul style="list-style-type: none"> \$ 634 Naomi Caraballo 633 Christopher Limas 629 Jacinta Leonardo 628 Ryan Ohm 627 Damaris Henderson 623 Aleisha Sampson 623 Anaceto Arevalo 619 Clinton Kerbs 618 Katrina Gilmore 618 Jeremy Osborn 616 John Vacca 615 Karen Mosley 615 Erica Robertson 610 Ryan Hillman 603 Hector Mendez 603 Southern Foster 602 Francis Ingulli 602 Kacey Williamson | <ul style="list-style-type: none"> \$ 601 Erin Babin 601 Heather Watts 597 Ekaterina Andreeva 596 Troy Williams 590 Addison Ward 584 Kaylea Adkins 579 Shayla Williamson 579 Dexter Phillip 567 Nic Iagulli 556 Craig Clever 554 Alden Bullwinkle-Hatton 550 Eli Doumit 549 Jarred Spanbauer 548 Mandale Tolefree 548 Alex Normandeau 546 Tanya Dodson 543 Darrin Roberts 542 Tiffney Harmouche | <ul style="list-style-type: none"> \$ 532 Anthony Cao 528 Nankarba Sayiah 525 Pedro Lemos 525 David Chen 525 Sanyo Galloway 525 Heulett Suggs 522 Nataly Castillo 521 Sheila Fowler 520 Kirsten Watkins 516 Asad Ahmed 513 Daniel Perkins 513 Pablo Solis 512 Sydney Bouchard 509 Miguel Fajardo 509 Brendan Bradford 504 Kaleiokamaile Viena 504 Maurice Coleman |
|--|---|--|---|---|--|

REINSTATEMENT BONUS

1  54,722 Don Foti	2  52,630 Giglione-Ackerman	3  52,585 Sabrina Lloyd	4  51,962 Surace-Smith	5  51,860 Bob Olson
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NOVEMBER BONUS LEADERS | PAYOUT: \$53,970 | QUALIFIERS: 165

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|--|--|--|---|---|
| <ul style="list-style-type: none"> \$ 4,722 Sami Mogannam 2,630 Nabil Spahi 2,585 Nicholas Gasparro 1,962 Bradley Weigand 1,860 Rich Walus 1,795 Mark Lahijani | <ul style="list-style-type: none"> \$ 1,682 Ryan Vopat 1,394 Dason Phaul 1,111 Corey LaVigne 1,101 Maurice Baritz 1,021 Bryan Czajkowski 889 Mitchell Look | <ul style="list-style-type: none"> \$ 883 Lawrence Dennis 801 Joseph Faisant 668 Ashley Bodnar 658 Lily Sakai 641 Arthur Westergren 634 James Ternes | <ul style="list-style-type: none"> \$ 626 Theresa Dodd 623 Laurekins Pardovani 623 Michael Perez 591 Patricia Smedal-Summers 543 Loraine Patterson 533 Moli Kaufusi | <ul style="list-style-type: none"> \$ 532 Ahmed Istiaq 527 Tevita Tupouniua 518 Anna Senra 510 Al Alkurdi |
|--|--|--|---|---|

4 BONUS TOTAL: \$5,437,072

<p>WORLD'S GREATEST \$2,594,835</p>	<p>LEADERSHIP \$2,213,591</p>	<p>SA/GA TRAINING \$574,676</p>	<p>REINSTATEMENT \$53,970</p>
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All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

November Qualifiers—
Outstanding Producers & PR Representatives:



Al Alkurdi
Bob Olson
2 Qualifications
\$256,244 Net ALP
82.4 RET



Tevita Tupouniua
Steve Friedlander
3 Qualifications
\$103,487 Net ALP
88.5 RET



Randy Souliers
Altig-Orlovic
1 Qualifications
\$73,521 Net ALP
100 RET



Oleg Novitchii
Surace-Smith
1 Qualifications
\$70,126 Net ALP
90.6 RET



Angela DeVivo
Simon Arias
1 Qualifications
\$67,441 Net ALP
85.1 RET



Priscila Gonzalez
Theodore Pappas
1 Qualifications
\$63,311 Net ALP
82.2 RET

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award. Congratulations on your achievements!



Tevita Tupouniua
Steve Friedlander
Contracted 2/28/10
Qualified 11/30/16
\$1,017,324 Net ALP



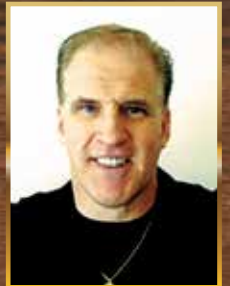
Thames Nolan
Durhon Oldham
Contracted 2/28/06
Qualified 11/30/16
\$1,001,660 Net ALP

DIRECTORS OF THE MONTH



Leaders growing leaders

Sales Director of the Month



Rudi Camenzind
Rudi had 99.26% growth over November of 2015.

PR Director of the Month



Laurie Onasch
Laurie had 87.42% Lead Growth over November of 2015.

LIVE YOUR LEGACY NOW



David Zophin
Executive Vice President/
Assistant to the President

OUR COMPANY THEME FOR 2017 is LEGACY. It's a very fitting title for the year we are set to embark upon. We have reached a historical fulcrum point. Roger is putting the final touches on his legacy while Steve and I are just beginning our own home office legacies.

Steve introduced our theme at the SGA meeting last month. I'm sure by now most of you have given some thought to your own personal legacy and what you want it to be. I want to give you another angle of legacy to ponder.

Most of us think of a legacy as something we leave behind, but I believe we have our focus on the time in reverse. I believe we would be much better off if we lived our legacy NOW, today and every day! How much better would you, your family, your agency, and this company be if we looked at our legacy as being built brick by brick, day by day with everything we do and how we do it?

Think of your legacy like the foundation of a building. A solid foundation is laid brick by brick, solidly secure, one brick at a time. The quality of the foundation determines the quality of who we become and, ultimately, the legacy we establish.

Imagine if more of us spent time thinking about how we're impacting people today rather than what we'll leave behind.

Would we present ourselves differently to the people around us?

Would we make different choices and decisions?

Would we reprioritize our lives to determine how and where we focus and spend our time?

Defining your legacy is an intentional act like creating a road map that gets you and those around you from here to there. It calls upon us individually to serve our clients, our fellow agents and those we lead in a manner that is best suited to create a greater good for yourself, your agency and this company.

Your legacy is not determined by wishful thinking. It is defined by your daily decisions and actions, interactions with others, mistakes made, and what you learn along the way.

In his book, *Seven Habits of Highly Successful People*, Stephen Covey advises us to "begin with the end in mind." Thinking about how you want to be remembered in the future is determined by how you conduct your business TODAY! Think about that constantly as you determine your daily agenda and it will help you achieve even greater results today. Better yet, what if we started living our legacy instead of worrying about the legacy we are leaving?

2017 needs to be the year where all of us make the greatest strides in cementing our own legacies. In doing so, we will help Roger finish what he started. Roger's last goal is to do \$250 million of net ALP in a single year.

\$250 million in 2017 will be an amazing — but totally doable — accomplishment.

It will take a lot of hard work, maximum effort and a commitment from each of us to not lose focus or the sense of urgency for the entire year of 2017 to accomplish this goal. I know every single one of you has what it takes. We have proven over the years that we can accomplish whatever we set our minds on. That's what championship teams do!

"WE OWE IT TO ROGER. THIS IS OUR VERY LAST CHANCE."

There is no doubt AIL/NILICO is a championship team! Championship teams rise to the occasion. They want the ball when the game is on the line. They embrace the challenges and they win titles. Our title is \$250 million of net ALP in 2017. We are going to win that title!

We owe it to Roger. This is our very last chance. But most importantly, you owe it to yourself and your legacy; the legacy we are going to live, not leave. 🏆



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